

A STUDY  
ON  
**“IMPACT OF EDUCATION AND TRAINING IN COOPERATIVES  
SPECIAL REFERENCE TO P.A.C.S. IN TELANGANA**

**A Dissertation Report submitted for impartial fulfilment of the  
requirement for the award of the for 55<sup>th</sup> PGDCBM Course at  
VAMNICOM, PUNE**

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## **DECLARATION**

I hereby declare that the Dissertation Report submitted for impartial fulfilment of the requirement for the award of the for 55<sup>th</sup> PGDCBM Course at VAMINICOM, PUNE. A study on impact of Education and Training in Cooperatives special reference to PACS in Telangana

is the result of the Dissertation Report carried out by me for partial fulfilment for the award of 55<sup>th</sup> batch Post Graduate Diploma in Cooperative Business Management.

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## **CERTIFICATE**

This is to certify that the Dissertation Report entitled “**A STUDY ON IMPACT OF EDUCATION & TRAINING IN COOPERATIVES SPECIAL REFERENCE TO PRIMARY AGRICULTURAL CO-OPERATIVE SOCIETIES IN THE STATE OF TELANGANA**” that is being submitted by LUNAVATH YAKUB in partial fulfilment for the award of **POST GRADUATE DIPLOMA IN COOPERATIVE BUSINESS MANAGEMENT** at VAMINICOM, Pune is a record of *bonofide* work carried out by him under my guidance and supervision.

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# CHAPTER – I

## THEORETICAL FRAMEWORK ON PRIMARY AGRICULTURE CO-OPERATIVE SOCIETIES - PACS

### Introduction

Primary Agricultural Credit Societies (PACS) occupy a predominant position in the co-operative credit structure and form its base. A PACS is organized at the grass roots level of a village or a group of small villages. It is this basic unit which deals directly with the rural (agricultural) borrowers, gives those loans and collections payments of loans given. Financial cooperatives can be traced back to the agricultural credit cooperative in Germany under Friedrich Wilhelm Raiffeisen (1818–1888). During the Industrial Revolution, many farmers and artisans faced the negative effects of the liberation of the serfs and the introduction of free trade. These farmers and artisans were burdened by having to pay off their former lords and were inexperienced in the independent management of a business. The failure of harvests in the years 1846-47 led Raiffeisen, the mayor of Weyerbusch, to create a self-help organization whose wealthier members provided money at the time of crisis and its poorer members repaid the amount borrowed on low interest rates. The five countries with the largest number of cooperatives are France, Japan, United States of America (USA), Germany and Netherlands. France and Netherlands have the highest proportion of turnover of cooperatives to the Gross Domestic Product (GDP) of the country. The Dutch Rabo Bank is the best known cooperative bank for agriculture and credit. Over the years the importance of cooperatives worldwide has increased so much that there are currently 57,000 credit unions in 103 countries that serve 208 million people.

The International Cooperative Alliance defines cooperatives as “an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise”. These seven internationally recognized cooperative principles are

1. Voluntary and open membership
2. Democratic member control
3. Member economic participation
4. Autonomy and independence
5. Education, training

and information 6.Cooperation among cooperatives; and 7.Concern for the community. In 1987 the United States Department of Agriculture (USDA) adopted just the three principles of user ownership, user control and user benefit (roughly the first three ICA principles) following arguments that cooperatives operating in global markets, particularly agricultural marketing and supply cooperatives, cannot afford to internalize the ICA values and principles but must focus on fewer, more self-centered principles just to survive. The other principles, it could be argued, are also held by other organizations.

Essentially, then, a cooperative is a user-owned and user-controlled business that distributes benefits equitably on the basis of use or patronage. Thus, a farmer member who accounts for 5% of the volume of agricultural products delivered to the cooperative would receive 5% of the net earnings derived from the handling, processing and marketing of those products. "Such patronage dividends help boost the income of farmers directly or by reducing the effective cost of the goods and services provided". This principle is often referred to as "business-at-cost".

### **Characteristics of Co-operative Business**

The United States (US) National Cooperative Business Association also emphasizes the unique characteristics of cooperatives relative to other businesses:

- Cooperatives are owned and democratically controlled by their members (i.e., those that use the cooperative's services or buy its goods) and not by outside investors. Members elect their board of directors from their ranks. Major policy decisions are based on the one-member, one-vote principle, regardless of each member's investment in the cooperative.
- Cooperatives return surplus income (revenue over expenses and investment) to members in proportion to their use or patronage of the cooperative, and not proportionate to their investment or ownership share.
- Cooperatives are motivated not by profit, but by providing a service to satisfy members' requirements for affordable and quality goods or services.



- Cooperatives exist solely to serve their members.
- Cooperatives pay taxes on income retained for investment and reserves. Surplus revenues are returned, according to patronage, to individual members who pay taxes on that income.

According to report there were 87,000 PACS in the country. ‘These societies covered about 90% of 5.8 lakh villages. Their membership of 9 crores covered about 65% of the total estimated population of about 14 crores of rural households. More than half of the members of PACS are persons of small means—small farmers, agricultural laborers and rural artisans and about 25% of them belong to scheduled castes and tribes. All are very strong features of the co-operative credit organization, as it alone provides the vast network of institutional credit agencies throughout the length and breadth of the country of sub continental size, covering the large bulk of Indian villages. **Global Scenario of Agriculture Co-operatives.**

On a global scale, the penetration rate of credit unions is about 8%. The highest penetration rate is found in St. Vincent and the Grenadines (90%), followed by Barbados (78%) and Ireland (75%). The penetration rates are high in the USA and Canada (around 45%), yet they retain a small percentage of deposits. US credit unions have a deposit market share of almost 7% and around 100 million members. In Canada, credit unions have a deposit market share of 8% and more than 10 million members. The penetration rate in Latin America is more than 8%, but the deposit share levels trail behind significantly at around 3-4%. However, they are much more significant that these market shares suggest because many credit unions reach down to some of the poorest people in each country and have a substantial economic impact.

### **History of Agricultural Co-operatives**

The modern cooperative originated in Europe and spread to the industrializing countries during the late 19th century as self-help method to counter extreme conditions of poverty. However, one development that probably had the

greatest singular impact on determining agricultural cooperatives' unique operating principles was the formation in 1844 of the Rochdale Society of Equitable Pioneers, Ltd. This was a consumer cooperative established in Rochdale, England, by a group of workers representing various trades who formulated a set of basic operating rules based on a two-year study of cooperatives, including some that were not successful. The cooperative's objectives were to address members' needs for better housing, employment, food, education and other social requirements. Another important development regarding cooperatives serving as credit or banking institutions was the establishment of the first savings and credit cooperative in 1864 by Friedrich Wilhelm Raiffeisen in Germany. The objective of the Raiffeisen Bank was to provide savings and credit services in urban and rural areas based on the idea of "self-help". Raiffeisen is generally given credit for developing the rules that govern present-day credit unions.

The development of cooperatives over time has been shaped by many factors and influences. Ingalsbe and Groves (2009) group these into three main types (all interrelated): (1) economic conditions (caused by war, depression, technology, government economic policy, etc.); (2) farmer organizations (including quality of their leadership, their motivation and enthusiasm to promote cooperatives, power to influence public policy, etc.); and (3) public policy (as determined by government interest, legislative initiative, and judicial interpretation). Since about 1988 two phenomena have been occurring in the organization of agricultural cooperatives in the US: (1) the restructuring and consolidation of conventional cooperatives and (2) the emergence of new generation cooperatives (NGCs). NGCs share in many of the characteristics of conventional cooperatives, but they focus on value-added activities. Member capital contributions are linked to product delivery (marketing) rights which attain value and can be transferred, and membership is closed or restricted. These developments suggest that cooperative strategies are becoming more offensive in nature. Crop (2012) contends that cooperatives in the US have matured to become a significant force in agriculture and play an increasing role in influencing national agricultural policies.

In developing countries attempts to organize farmers into cooperatives have often failed, although cooperatives have the potential to supply farm inputs and market farm products that are both important for agricultural development. The DTI (2003) provides a brief overview of cooperative development in African countries. Akwabi-

Ameyaw (2007) suggests that in Africa farmer cooperatives have often failed because of problems in holding management accountable to the members (i.e., moral hazard), leading to inappropriate political activities or financial irregularities in management. Van Niekerk (2008) reports that cooperative failures in the former (less-developed) homelands of South Africa were due mainly to lack of management experience and knowledge, lack of capital resources, and disloyalty of members due to ignorance. Some successes include food processing cooperatives in Argentina and Brazil, and cooperatives processing and marketing milk, sugar, and oilseeds in India. ACIDI/VOCA (2005) lists a number of successful cooperative ventures that they helped to establish in developing countries. Government policies regarding cooperative are critical because they can constrain or enhance independent cooperative development.

### **Evolution of Agriculture Co-operatives in India:**

The history of cooperatives in India can be divided into “four phases representing significant envelopments or events in the history of the cooperative movement”. India has basically an agrarian economy with 72% of its total population residing in rural areas. The rural people need lot of services in daily life which are met by village cooperative societies. The seeds of cooperation in India were sown in 1904 when the first Cooperative Societies Act was passed. Since then, the cooperative movement has made significant progress. Cooperatives have extended across the entire country and there are currently an estimated 230 million members nationwide. The cooperative credit system of India has the largest network in the world and cooperatives have advanced more credit in the Indian agricultural sector than commercial banks. The village cooperative societies provide strategic inputs for the agricultural sector, consumer societies meet their consumption requirements at concessional rates; marketing societies help the farmer to get remunerative prices and cooperative processing units help in value addition to the raw product etc.

In addition, co-operative societies are helping in building up of storage go-downs including cold storages, rural roads and in providing facilities like irrigation, electricity, transport and health. Various development activities in agriculture, small industry marketing and processing, distribution and supplies are now carried on through co-operatives. In fertilizer production and distribution, the Indian Farmers Fertilizer Cooperative (IFFCO) commands over 35 percent of the market. In the production of sugar, the cooperative share of the market is over 58 percent and, in the marketing, and distribution of cotton they have a share of around 60 percent. The cooperative sector accounts for 55 percent of the loom and hand-weaving sector. Cooperatives process, market and distribute 50 percent of edible oils. Dairy cooperatives operating under the leadership of the National Dairy Development Board and through 15 state cooperative milk marketing federations has now become the largest producer of milk in the world. The ground work for this was laid in the early 1970's when the largest dairy development programme in the world - Operation Flood - was launched.

Operation Flood was a national marketing strategy linked to dairy infrastructure development program that created a chain of dairy processing plants, collection stations and a national milk transportation grid. With the passage of the Insurance Act, cooperatives have been allowed to enter into the insurance business. Insurance field where the immense potential of cooperatives still remains untapped. The Indian Farmers Fertilizer Cooperative has recently teamed up with a Japanese company and formed a joint venture for general insurance business in India. This signifies that Indian cooperatives have come of age again formulating strategic alliances. Thus, the co-operative societies in India in fact are playing multi-functional roles both in rural and urban areas. An Expert Group constituted by the Govt. of India in 1990, recommended:

- I. To facilitate building up of integrated co-operative structure
- II. To make the co-operative federation organizations responsive towards the members

III. To minimize government interference and control in the functioning of co-operatives

IV. To eliminate politicization from the cooperative sector

Based on the recommendations, the central govt enacted the Multi State Cooperative Societies Act, 2002 which provided for democratic and autonomous working of the Cooperatives, which came into force with effect from August 19, 2002. Various development activities in agriculture, small in dusty marketing and processing, distribution and supplies are now carried on through co-operatives. The co-operatives in India have made all-round progress and the role in, and contribution to agricultural progress has particularly been significant.

#### **Structure and significance of Agricultural Cooperatives:**

The cooperative structure in India consists of different constituents. At the bottom of this structure are the primary societies which render various types of services. Of this large number about 80% is concerned with agriculture. Most of these societies, about 60% deal with credit only. Thus, a large majority of primary societies are related to agriculture and credit. They perform various functions such things as credit, irrigation, marketing, transports etc. These are generally divided into two groups (i) credit societies and (ii) non-credit societies. Each of these two sub groups is further split up into sub groups: (a) agricultural societies and (b) non-agricultural societies. Agricultural societies (both credit and non-credit are found in rural areas, but non-agricultural societies both credit and non-credit) are found in urban areas. For supervision and financial assistance to cooperative credit societies there are central banks and state cooperative banks. The central banks supervise the functioning of the primary societies of a district or part of a district and offer financial assistance to them. Their capital is drawn from public deposits, share capitals and loans from other sources. Because of variety of sources from which these banks can draw money, they act as a link between cooperative societies and the money market. They function as balancing centres by diverting funds of surplus societies to the needy societies. They also perform ordinary banking functions also. At the top of the cooperative credit is the state cooperative bank, at the state level, known as the apex bank. It controls the

working of central banks and provides finance to them. It also acts as the link between reserve bank of India from which it borrows and the central banks and primary societies. It directs the cooperative movement in the state. Its capital comes from share capital, public deposits and loans and advances from the state and Reserve bank of India. The National Cooperative Union of India is the apex organization promoting the cooperative movement in the country.

All the above three types of institutions are concerned with short and medium-term credit of people. Long term loans are given by Land Development banks, which has a unitary structure having branches at different places. These banks obtain their funds from share capital, reserves, deposits, issue of bonds and debentures. However, the major part of their resources is drawn from the floating of ordinary debentures in the market. The investors in these debentures are LIC, commercial banks, Cooperative banks, central and state governments and Reserve bank of India. Cooperation in a vast country like India is of great significance because:

- It is an organization for the poor, illiterate and unskilled people
- It is an institution of mutual help and sharing
- It softens the class conflicts and reduces the social cleavages
- It reduces the bureaucratic evils and follies of political factions
- It overcomes the constraints of agricultural development
- It creates a conducive environment for small and cottage industries

The share of Co-operatives in National economy is as follows: The statistics here indicate that modern cooperative movement has made tremendous progress in every walk of its activities and occupies a major place in the share of the national economy.

**TableNo.1: ShareofCo-operativesinNationalEconomy**

S.No	NameoftheAspect	Covered%
1	RuralNetwork coverage	100%
2	AgriculturalCreditdisbursedbyCo-Operatives	46.15%
3	FertilizersDistributed	36.22%
4	SugarProduced	59%
5	CapacityUtilizationofSugarMills	111.5%
6	WheatProcurement	31.8%
7	AnimalFeed Production	50%
8	RetailFairPriceShops	22%
9	MilkProcurement	7.44%
10	OilMarket	50%
11	CottonYarnProduction	23%
12	HandloomsinCo-Operatives	55%
13	FishermeninCo-Operatives	21%
14	Storagefacility(VillagelevelPACs)	65%
15	Rubberprocessedandmarketing	95%
16	Direct Employmentgenerated	1.07million
17	Self-Employmentgenerated	14.39%
18	Salt manufactured	7.6%

*Source: ProfileofIndianCo-operativeMovement –2020*

#### **RoleofPACSinAgriculturalCreditProcurement:**

The Cooperative Credit Societies Act 1904 permitted only to form PACS, which laid more emphasis on the promotion of agricultural credit. The Cooperative Credit Societies Act of 1912 removed the defects of 1904 Act and was made applicable to both credit and non-credit cooperative societies. The distinction between rural and urban societies was abolished and provision was made for societies with limited or unlimited liability. In this way, the 1912 Act paved the way to widen the Cooperative Credit Structure. With the introduction of Reforms Act of 1919, the transfer of Cooperation to Provincial Governments was the primary step. Hence forth, the Provincial Governments were empowered to have their own Cooperative Societies Act to make the path of credit movement smooth and sound." As a result, some Provinces passed their own 'Cooperative Societies Acts.

The Agricultural Finance sub-committee observed that "debt was incurred because of social expenditure, consumer needs and distress circumstances, while debt for capital expenditure was stated to be in significant. Thus, the main causes for borrowing in the pre-independence period were associated with physical resources and socio-

cultural environment. After independence, with the beginning of the planning era in 1950-51, the movement got a new phase of development. Under the Five-Year plans, cooperatives were envisaged as "kingpin of development planning." The loans advanced by the PACS increased to Rs. 550 crores during 1969-70 i.e., at the end of fourth five-year plan as against Rs. 22.9 crores during 1950-51, at the initial stage of five-year plan.

A co-operative credit society, commonly known as Primary Agricultural Co-operative Society (PACS) may be stated with 10 or more persons, normally belonging to a village. The value of each share is generally nominal so as to enable even poorest farmer to become a member. PACS occupy predominant position in the co-operative structure and form its base. A Primary Agricultural Credit Society is organized at grass-root level of a village or a group of small villages. It is the basic unit which deals with rural (agricultural) borrowers, gives those loans and collects repayments of loans given. It serves as the final link between the ultimate borrower on the one hand and higher financial agencies, namely the RBI/ NABARD on the other hand. At the end of June 1989 there were 87000 PACS. These societies covered about 90% of 5.8 lakh villages. Their membership of 9 crores covered about 65% of the total estimated population of about 14 crores of rural households. More than half of members of PACS are persons of small means- small farmers, agricultural labourers, rural artisans, and 25% of them belong to SC/ST.

The working capital of the PACS derived mainly from borrowings from Central Co-operative Banks (CCBs) and the small proportion from owned funds and deposits. That the PACS have failed to attract deposits is not so much a reflection of low savings habits of the rural population as a reflection of the availability of better assets to rural savers of both rate of return and riskiness. High net borrowings from CCBs show that PACS act mainly as a distribution channel for funds mobilized elsewhere. Only the members of a PACS are entitled to borrow from it. Most loans are for agricultural purpose and are such purpose of machinery (mostly pump sets for irrigation) and cattle are also given. But, consumption loans given mostly to landless labourers, artisans, and marginal farmers. The share of loans given going to weaker sections is



usually about 40% of loans. A varying number of PACS also undertake non-credit activities such as handling the supply of farm requisites, distribution of consumer goods, among their members, constructing godowns and marketing of agricultural produce and process of it. The management of the society is under an elected body consisting of President, Secretary and Treasurer. The management is honorary, the only paid membership being normally, the accountant. Loans are given for short period normally for one year, for carrying out agricultural operations, and the rate of interest is low.

Profits are not distributed as dividends to shareholders but are used for the construction of the well or maintenance of the village school and so on. The PACS have stepped up their advances to the weaker sections particularly the small and marginal farmers. This progress has been quite spectacular but not accurate considering the demand for finance from farmers. However, the primary credit society has continued to remain the weakest link in the entire co-operative structure.

#### **Objectives of PACS:**

The NCBA (2005) argues that cooperatives “are formed by their members when the market place fails to provide needed goods and services at affordable prices and acceptable quality. Cooperatives empower people to improve their quality of life and enhance their economic opportunities through self-help”. The NCFC (2005) echoes these sentiments by providing the following reasons why cooperatives were, or are being, formed: to strengthen bargaining power; maintain access to competitive markets; capitalize on new market opportunities; obtain needed products and services on a competitive basis; improve income opportunities; reduce costs; and manage risk. Essentially, then, farmers form(ed) cooperatives with the objective to generate greater profits, (1) by obtaining inputs and services at lower costs than they could obtain elsewhere or that were not available, and (2) by marketing their products at better prices or in markets that were previously not accessible.

Many types of cooperatives have been established worldwide to serve the interests of members, including consumer, producer, worker, and service cooperatives.

According to the NCBA (2015), there are 48,000 cooperatives serving 120 million

people in the US, whereas globally some 750,000 cooperatives serve 730 million members. The various cooperative types provide members with diverse products and services, including financial services, equipment and farm supplies, marketing of agricultural products, consumer goods, utilities (e.g., electricity, telephone), housing, and other services (e.g., insurance).

Bonus. Points out that, although cooperatives are common in many parts of the world, their most extensive and successful use during the last century has been in North America and Europe. The Primary Agriculture Co-operative Societies have many objectives, among them the important objectives are as follows:

- To cater to the credit need, mostly, farm credit and income generation activities of farmers, artisans and other members.
- To extend selected banking services to members.
- To implement Kissan Credit Card Scheme for providing timely and adequate farm credit to members.
- To take up marketing of agricultural produce of member farmers.
- To cater to the consumer needs, mostly, essential commodities of members.
- To create awareness among farmers to adopt improved farming practices.
- To reach up to the unprivileged section of the community through SHGs, JLGs and TFGs.

### **Types of Agriculture Co-operatives:**

The Co-operative Movement was introduced into India by the Government as the only method by which the farmers could overcome their burden of debt and keep the away from the clutches of the money-lenders. The Co-operative Credit Societies Act, 1904 was passed by the Government of India and rural credit societies were formed. Through the appointment of registrars and through vigorous propaganda, the Government attempted to popularize the Movement in the rural areas. Within a short period, the Government realized some of the shortcomings of the 1904 Act and, therefore, passed a more comprehensive Act, known as the Co-operative Societies

Act of 1912. This Act recognized non-credit societies also. But the rural credit societies have continued to be predominant till now.

### **The Primary Agricultural Credit/Service Societies:**

The agricultural co-operative credit structure in the Punjab State is broadly divided into two sectors, one dealing with the short-terms and medium-terms finance and the other with the long-term credit. In the State, the short-term and medium-term credit structure is based on a three-tier system, i.e., the Apex Co-operative Bank at the State level, the Central Co-operative Bank at the district/tehsil level and the Primary Agricultural Credit Societies at the village level. The major objectives of the primary agricultural credit service societies are to supply agricultural credit to meet the requirements of funds for agricultural production, the distribution of essential consumer commodities, the provision of storage and marketing facilities and for light agricultural implements and machinery. Owing to an increasing emphasis on the development of land and agriculture, long-term co-operative credit has assumed great importance. There is the Punjab State Land Mortgage Bank at the Apex and the Punjab Mortgage Bank at the district/tehsil level. These Primary Land Mortgage Banks advance loans to the farmers for long term purposes. At the operational level, there exists a primary co-operative to extend credit to the farmer. This unit epitomizes the vitality and service potential of the Co-operative Movement in India. The organization of these societies dates back to 1904, when the first Co-operative Societies Act was passed. These societies were started with the object of providing cheap credit to the agriculturists in order to free them from the clutches of the rapacious money-lenders. The agricultural primary credit society is the foundation-stone on which the whole co-operative edifice is built. Even now these societies dominate the co-operative picture.

The first Agricultural Credit Society in the Ferozpur District was registered on 4 October 1911, at the Village of Khalchi Kadim in the Ferozpur Tehsil. Originally, the movement was confined to the credit societies only and, thus, credit dominated till the partition (1947). After the partition, the Co-operative Movement began to spread to other fields, viz. labour, construction and farming. In 1979-80, the number of agricultural cooperative credit societies in the District was 309 with a membership of 1,21,761. The loan advanced during the same year amounting to Rs. 2,180.35 lakh and the deposits to Rs. 26.84 lakh.

**Agricultural Non-Credit Societies** :While credit is and must remain for some time the chief concern of the Co-operative Movement relatively slow, since 1912, when the non-credit societies were brought officially under the aegis of the Movement. The World War II (1939-45) came as a God send boon with respect to the development of the Cooperative Movement. Prices of agricultural goods began to rise and touched new peaks. The repayment of loans was accelerated, and deposits began to pour in. The number of societies also rose. Another interesting development in co-operation during the War was the extension of the Movement to non-credit activities, viz. consumer's co-operative marketing societies, consolidation societies, etc. The number of agricultural non-credit societies in the district was 38 in 1978-79.

#### **Agricultural co-operative Marketing Societies—**

Marketing has occupied a far smaller place in the co-operative picture in India than in many countries, notably Denmark and the USA, but not other non-credit line of co-operation, with the possible exception of the consolidation of land holdings and joint farming enterprises, seem to hold greater possibilities of help to the agricultural population of India. The development of co-operative marketing in India is closely bound up with the problem of credit—the claims of the money-lenders commonly in habiting the cultivator's freedom of action in disposing of his crop. The full utilization of loans advanced depends upon the arrangements for the marketing of surplus produce. For this purpose, there the Punjab State Marketing Federation at the State Level, wholesale societies at the district level and marketing societies at the market level. These societies also provide other agricultural facilities and make arrangements for the supply of domestic items in the rural areas. In 1979-80, there were 10 agricultural co-operative marketing societies in the district, with a total membership of 5,982 (5,056 individuals and 926 societies). During the same year, their paid-up capital was Rs. 19.70 lakh and the working capital Rs. 558.52 lakh, and they marketed goods worth Rs. 992.08 lakh. At the State level, the Punjab State Co-operative Supply and Marketing Federation (MARKFED) is playing an important role in building up an integrated structure for remunerative marketing and storing of agricultural produce. It has played an important role in hastening the Green Revolution in the State by arranging ready supplies of essential farm inputs needed by the cultivators.

**Co-operative Farming Societies:** The Royal Commission on Agriculture in 1928 observed that if co-operation failed, there would fail the hope of the Indian agriculturist. Co-operative farming is a compromise between collective farming and the peasant proprietorship and gives all merits of large-scale farming without abolishing private property. It implies an organization of the farmers on the basis of common efforts for common interests. Under this system, all land owners in a village form a co-operative society for tilling the land. The land is pooled, but each farmer retains the right of property. The produce is distributed by each. They are allowed to draw from the cooperative farm whenever they desire. In India, the exceedingly small size of holdings is perhaps the most serious defect in our agriculture. If agriculture has to be improved, the size of the holdings must be enlarged. The co-operative farming societies, thus, enable the cultivators to enjoy the economies of large-scale farming through the pooling of land management resources.

**Primary Agriculture Co-operatives Societies in the state of Telangana:**

The information on the primary agriculture co-operative societies in the state of Telangana is mentioned below. It is observed that, there are 69 primary agriculture co-operative societies in Warangal district. There are 59 primary agriculture co-operative societies in Adilabad. There are 104 primary agriculture co-operative societies in Kamam district. 126 primary agriculture co-operative societies are active in the district of Karimnagar. There are 77 primary agriculture co-operative societies situated in Medak district. 76 primary agriculture co-operative societies are actively working in Mahabubnagar. 139 primary agriculture co-operative societies are working in Nizamabad district. In Hyderabad there are 47 primary agriculture co-operative societies and it is found that, there is no PACs are working. The following table – 1.1 describes the no of PACS situated in the state of Telangana.

**Table No. 2:  
Number of PACs situated in the State of Telangana**

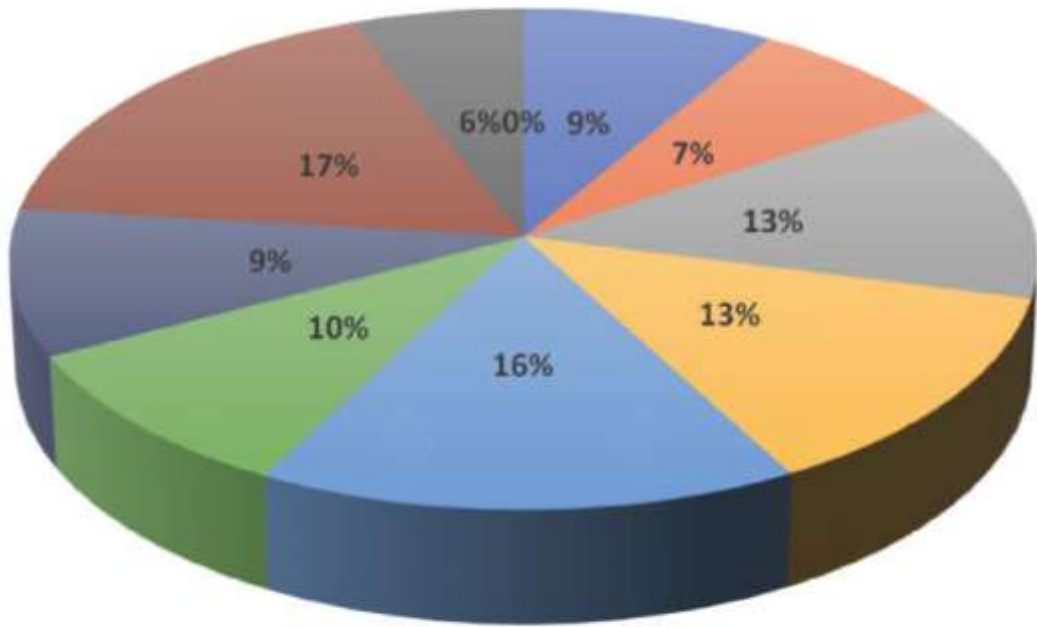
S.No	District	No of PACs
1	Warangal	28
2	Hanumakonda	16
3	Mulugu	12
4	Jayashankar Bhupalapally	10
5	Mahabubabad	19
6	Jangaon	14
7	Adilabad	28
8	Mancherial	20
9	KomurambheemAsifabad	12
10	Nirmal	17
11	Khammam	73
12	Kothagudem	21
13	Nalgonda	43
14	YadadriBhonagiri	21
15	Suryapeta	47
16	Karimnagar	31
17	Peddapally	20
18	Jagithyala	51
19	Rajanna Sircilla	23
20	Medak	37
21	Siddipeta	21
22	SangaReddy	53
23	Mahabubnagar	17
24	Narayanpeta	10
25	Wanaparthi	15
26	Nagar Karnul	23
27	Gadwala	11
28	Nizamabad	91
29	KamaReddy	54
30	RangaReddy	39
31	Vikarabad	22
32	Medchel	09
33	Hyderabad	0
Total PACs		908

**Source: [www.telangana.gov.in](http://www.telangana.gov.in)**

Chart 1:

Graphical representation of No of PACs in the state of Telangana

No of PACs in the state of Telangana



- Warangal
- Adilabad
- Khammam
- Nalgonda
- Karimnagar
- Medak
- Mahabubnagar
- Nizamabad
- Ranga Reddy
- Hyderabad



### **Functions of PACS:**

The main intention of the PACS is to procure the financial inclusion with the following mentioned functions:

- The Andhra Pradesh Co-operative Bank (APCOB) through the District Central Co-operative Banks and Primary Agricultural Co-operative Societies provides refinance support for agricultural production credit for seasonal agricultural operations (crop loans), investment credit for investment in agriculture for Minor Irrigation, Farm Mechanization, Land Development, Horticulture, Dairy and other diversified investments and allied activities.
- In times of natural calamities, the bank provides credit stabilization arrangements by way of conversion, re-phasing, postponement and re-scheduling of agricultural loans.
- The bank extends its helping hand to ameliorate the sufferings of the weaker sections of the society and to bring them above the poverty line.
- The bank is advancing more than 60 percent of the total term loans to the small farmers.
- Loans to Employee Credit Societies are also extended to provide timely financial support to employees of various organizations through the District Central Co-operative Banks.
- The bank finances Industrial Co-operatives and Agro-processing industries.
- To promote rural development, it provides assistance for programmes under Swarna Jayanti Gram Swarajgar Yojana, non-farm sector finance for self-employment, micro credit through Self Help Groups (SHGs) etc.
- The TSCOB is also implementing Intensive Credit Development Programme (ICDP) schemes in all districts with a view to achieve sustainable development of Co-operative institutions from grass root level.
- It offers all types of banking services like any other Nationalized Bank.

## Significance of Credit in Agriculture

The Report of the Agricultural Credit Review Committee (RBI, 2013) <sup>24</sup> states that agriculture still remains the foundation of Indian economy. In good agricultural years, the total economy becomes buoyant. Food is adequate in relation to effective demand, prices remain stable, agro-business and industries look up, employment improves, and rural poverty somewhat recedes. It states that a sustained high growth rate in agricultural output is not only a strong anti-inflationary force but also makes a favorable impact on industrial growth. Credit is one of the most essential inputs in agricultural activities. It provides for two major needs of agriculturists. They are a) production needs, and b) consumption needs. The production needs can again be broadly classified as the fixed capital requirements and working capital requirements. The fixed capital requirements are for investments on land, agricultural implements, draft animals, storage godowns etc. While the working capital requirements are for investments on production input like seeds, fertilizers, pesticides, labour, transport, etc.

Credit for consumption needs is to meet the daily expenditures to sustain livelihood, for social activities, among others. Agriculturists' meagre income is insufficient to meet all the above expenditures and hence is highly dependent on credit to meet these expenses, so much so that, in many cases it forms the initiating point for all agricultural activities. Credit for agriculture in India is provided both by organized and unorganized agencies. The organized agencies consist of cooperatives, commercial banks, RRBs and Government. The unorganized agencies consist of professional money-lenders, traders, relatives and friends, landlords and others <sup>25</sup>. The All India Rural Credit Survey Committee (RBI, 2004) <sup>26</sup> laid the foundation of the institutional framework for establishing a social credit delivery system for financing agriculture and allied activities.

It felt that stimulating the flow of credit through suitable institutional framework for agricultural processing and marketing would enable the agricultural borrower to secure fair price for his produce without which prompt repayment of production loan would not be possible. Overall, it made significant policy intervention and suggestions in the area of rural credit. The All India Rural Credit Review

Committee (RBI, 2009) <sup>27</sup> pointed out that despite the support extended, cooperatives had begun to exhibit several weaknesses in the form of over dues and organization alin effectiveness. And that, they were not fully geared to meet the growing needs of the agricultural sector emerging as a result of the application of modern technology and innovations related to production, processing and marketing. It therefore recommended a significantly enlarged role for commercial banks, which resulted in nationalization of major commercial banks in 1969.

This followed the setting of Regional Rural Banks (RRBs) conceived as low-cost institutions for rural credit in 1975, which were expected to combine the local feel and familiarity of the rural problem with the professionalism of commercial banks. This institutional arrangement for providing credit in the rural areas is often described as the multi-agency approach. Fourth Five Year Plan (Planning Commission, 1970) the plan period from 1969 to 1974, states that the growth of agricultural sector is largely dependent on intensive agriculture which involves a substantial increase in credit, inputs and services.

Further, it states, following social control, the volume of agricultural finance outstanding from commercial banks increased from Rs. 5 crores during 1966-67 to Rs. 53 crores in 1968-69. It identifies Agricultural Refinance Corporation started in 1963 as one of the most significant institutions in the sphere of agricultural credit. The Lead Bank scheme was also introduced in 1969, on recommendation of Gadgil Study Group and FKF Nariman Committee of Bankers. Fifth Five Year Plan (Planning Commission, 1975) the plan period from 1974 to 1979, reiterates that its objectives of removal of poverty and self-reliance can be achieved by accelerated pace of agricultural production, particularly food grains, exploitation and optimal use of available energy resources and production and distribution of critical raw material and wage goods.

Sixth Five Year Plan (Planning Commission, 1981) the plan period from 1980 to 1985 states that it has been decided to increase the proportion of advances to the priority sectors, comprising agriculture, small scale industry, retail trade and small business, professional and self-employed persons etc. from 33 1/3 percent to total

bank advances in 1979-80 to 40 percent by 1985. Further, out of the total advances to the priority sector at least 40 percent will be extended to the agricultural sector. The plan stresses that the credit delivery systems of both cooperative and commercial banks will require considerable toning up, simplification of procedures, systematic identification of the neediest among the target group and preparation of appropriate investment projects for them.

It also suggests the need for reorientation from security-based lending to project-based lending for improving the delivery system. One of its objectives is to bring about greater coordination between different credit institutions under the multi-agency system and improve the recovery of institutional loans to ensure continuous re-cycling of credit. Sivaraman Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development – CRAFTCARD is the third in the series of the studies, RBI undertook in the field of agricultural credit.

It states that there has been increased flow of credit, due to the recommendations of the previous committees but certain problems emerged related to the multi-agency approach. It suggested that proper identification of the beneficiaries, activity-wise and area-wise was necessary and then provide customised loans according to the needs of the specific areas and specific target groups. It also recommended an integrated approach to rural development. The Khusro Agricultural Credit Review Committee was the fourth committee in the area of agricultural credit set up by RBI, which submitted its report in August 1989.

This committee recommended the merging of RRBs into the sponsor commercial banks in view of their intrinsic weakness and built-in non-viability. It also recommended the continuation of directed lending for agriculture but suggested that concessional interest rates should be applied only to small and marginal farmers and that the rates applicable to loans for other farmers be stepped up within the ceiling of 15.5 percent rate of interest. However, after the various policy level and ground level in iterative discussions deadlier, there was increased role of institutional agencies to provide agricultural credit to the farmers.

This is evident from the amount of institutional credit to the tune of

Rs.18,773croresin1994-

95,withagriculturalproductionduringthesameperiodtouchingto91.5 million tones. Thus, institutional agricultural credit available at low interest rate is one important input among others for increased agricultural production. It is however, also observed that though the absolute value of non-institutional credit has increased, its percentage of the total credit has decreased to 26 percent in 1994-95 from 92.7 percent in 1950-51.

### **Agriculture and Credit Procedure:**

One of the most essential pre-requisites for good growth of agriculture sector, ceteris paribus, is finance. Capital is indispensable for acquiring production assets and inputs, and it is most essential for agricultural development. Parthasarathy, G. (2003)<sup>28</sup> states that the farmers' primary source of income is from the agricultural produce. To sustain himself and his family he needs to invest and reinvest more capital in his farm and farm related activities. However, his meagre income/returns make borrowing an essential activity in farming.

On the significant role of credit and the effect that the absence of credit has on production, the USAID Report on Farm Finance states that, the output of agricultural production would have continued to be as in the primitive period if credit was absent. Credit not only has made increased production possible but also enabled those who do not possess their own funds to participate in the production function with the help of loan. Mishra B.S. (2010) on aspects of credit states that, "the basic function of credit, whether provided by the banks or by other sources, is to enable individuals and business enterprises to purchase goods and service ahead of their ability or desire to pay. Demand for credit arises because of the time-consuming nature of the productive and distributive process. Consumers' demand credit to acquire goods in advance for which they pay in future time". Similarly, Mathur B.L. (2001) states that credit can be regarded as a condition which enables a person to extend his control on resources as distinct from ownership of them.

It indicates the borrowing power of the individual who wants to make use of the resources during certain period through temporary control and promise to return them along with the price for using them temporarily. In a way, credit is very important device for facilitating the temporary transfer of

urchasing power from those who have surplus of it to those who are in need of it. However, for finance to play a major role in agricultural development, it must be available in adequate quantity at appropriate time to those farmers who require it. Broadly, there are two sources of finance for a farmer viz. his own endowments and borrowings. It is also noted that the endowments as well as savings of most of the farmers in all under-developed economy are so meagre, that they have to depend mainly upon borrowings for financing the agricultural activities.

The income from farm operations is quite insufficient to provide the minimum necessities of life (food, clothing and shelter). Agriculture is also subjected to vagaries of weather which affect the agricultural produce and hence the farmers return on investment. Finally, when the produce is taken to the market, they are again exploited by the middlemen who pay very less for the actual value of the agricultural produce. On the other hand, the farmers also need to repay the credit procured. All these factors make farming a challenging activity and farmers are always pressurized and ceaselessly struggle to overcome them.

#### **Types Credits available to Farmers:**

Depending on its use, credit can roughly be classified into two broad categories; production credit and consumption credit. In agriculture, production credit, based on the purpose and the repayment period, can again in a broad sense be categorized into four different types, as discussed below.

- a) **Long-term** credit with a period of repayment greater than 5 years is needed for purchasing land, pump sets, tractors, making permanent improvements on land, land reclamation, drainage, sinking of new tube well etc.
- b) **Medium-term** credit with a period of repayment greater than one year and less than 5 years is required for purchasing of livestock, implements, machinery and also for deepening wells, installation of pump sets, dairy, poultry, plantations etc.
- c) **Short-term** credit with a period of repayment of less than one year. It forms the working capital required for purchasing seeds, manure, fertilizers,

pesticides and fungicides, repair and maintenance, and also for meeting the current expenses on and. In addition, marketing finance is needed for imparting holding power to the farmers in order to enable him to wait for a better price for their produce.

- d) Finally, finance is occasionally required for the purpose of **relief and rehabilitation** following crop failures due to climatic conditions, plant diseases, natural calamities, soil erosion etc. In such cases of gross disasters, credit is extended generally written off and many national task force committees also recommend it. However, these committees are very strongly against writing off of the above 3 types of credit defaults, under normal conditions due to political pressures etc. which result in increase in the NPAs' and hence the cost of credit.

In addition to the borrowing for agricultural purposes, farmers frequently seek credit for their personal consumption and unforeseen expenses, such as serious illness, death ceremonies, marriages, festivals, celebrations and other non-agricultural activities. This forms the consumption credit and is a characteristic phenomenon with the low income, small and marginal cultivators. Narasaiah et al., (1999) <sup>31</sup>, further elaborates that, credit is not only essential for agriculture, but it is also imperative that it should be cheap and safe.

In predominantly agricultural country like India, it is the duty of state to take precautions that agricultural credit should be accessible, cheap, safe and productive. It may not be necessarily by 'direct provision' but certainly by creating conditions in which a proper institutional system of agricultural finance will have reasonable chances of success as a complete substitute for the exploitative system of private finance by the 'notorious money lenders' who still do dominate the scene of rural credit in most parts of the country.

Thus, it is a prerequisite that both the production and consumption credit be easily, cheaply and readily available, with minimum formalities and delays for the credit to form a good support system for the farmers. Various institutions in India have attempted to provide such credits so that there is reduced exploitation of farmers by

Moneylenders, if not eliminated, such exploitation. In this direction GoI and RBI undertook various policy level measures and set up specific institutions to make formal credit available to the rural population and relieve them from the exploitative private credit sources.

### **Statement of the Problem**

Any number of committees and study groups have enquired into the working of the co-operative banking system and found uniformly the PACS the weakest link in the structure. Despite all the effort that has gone into strengthening these societies into strong and viable units, the position continues to be highly unsatisfactory so that not all earn profit or have full-time paid secretaries/managing directors. While, there is not complete unanimity about the test of viability, the two indicators of it used in the previous sentence are not without merit.

The rural co-operative credit system in India is primarily mandated to ensure flow of credit to the agriculture sector. It comprises short-term and long-term co-operative credit structures. The short-term co-operative credit structure operates with a three-tier system - Primary Agricultural Credit Societies (PACS) at the village level, Central Cooperative Banks (CCBs) at the district level and State Cooperative Banks (StCBs) at the State level. PACS are outside the purview of the Banking Regulation Act, 1949 and hence not regulated by the Reserve Bank of India. State Co-operative Banks (StCBs) / District Credit Co-operative Banks (DCCB) are registered under the provisions of State Cooperative Societies Act of the State concerned and are regulated by the Reserve Bank. Powers have been delegated to National Bank for Agricultural and Rural Development (NABARD) under Sec 35 A of the Banking Regulation Act (As Applicable to Cooperative Societies) to conduct inspection of State and Central Cooperative Banks.

Primary Cooperative Banks (PCBs), also referred to as Urban Cooperative Banks (UCBs), cater to the financial needs of customers in urban and semi-urban areas. UCBs are primarily registered as cooperative societies under the provisions of either the State Cooperative Societies Act of the State concerned or the Multi



State Cooperative Societies Act, 2002 if the area of operation of the bank extends beyond the boundaries of one state. The sector is heterogeneous in character with uneven geographic spread of the banks. While many of them are unit banks without any branch network, some of them are large in size and operate in more than one state.

Apart from the above-mentioned problems, the primary agriculture co-operative societies are facing the training problems of its employees. The effective training programmes only yield the efficient results. Hence, it is required to understand and deeply the training programmes patterns which will usually conduct under the HRD practices of the organizations. So, this study considered that the training patterns analysis is essential and highly required.

### **Need for the Study**

The primary agriculture co-operative societies are meant for the growth and development of the agriculture. Currently, the agriculture societies are facing many problems such as, delay in loan distribution, inadequate credit supply, inappropriate monitoring system, overdue, lack of co-operative education, political interference, non-viability, uneven growth, over dependency on DCCBs etc. Though there are the arises from both the internal and external reasons. It is possible to control more of its problems with the trained work force of the primary agriculture co-operative societies. Hence, this study considered the analysis of the training patterns of the agriculture co-operatives such as training need analysis, training programmes execution and training programmes evaluation towards organisational commitment. The past literature also supports the need of understanding the perceptions of the employees of primary agriculture co-operative societies on their training programmes which can determine the organizational commitment.

### **Objectives of the Study**

The prime objective of this study is to provide the better understanding about the HRD practice's training dimensions on organizational commitment levels among the primary agriculture Co-Operative societies in the state of Telangana. The other objectives of this study are as follows:

1. To explore the different training practices in the primary agriculture co-operative societies in the Telangana state in India.
2. To examine the impact of Training Need Analysis on Organisational Commitment.
3. To assess the impact of Training programme execution on Organisational Commitment.
4. To test the impact of Training Programme Evolution on Organisational Commitment.

### **Scope of the Study**

Primarily this study focused on exploring the training programs patterns in the primary agriculture societies such as training need analysis, training program execution and training programs evaluation. Further the identified attributes have been tested, how they work in evoking the organizational commitment in the agriculture societies. The scope of the study is confined to the perceptions of the employees toward training need analysis, training program execution and training programs evaluation of the agriculture societies. The dependent variable is confined only to organizational commitment only. The study is carried out in the ten districts of the state of Telangana in India.

### **Overview of Data Collection and Analysis**

To meet the objectives of the study, both qualitative (exploratory) and quantitative (non-experimental survey) research approaches have been adopted. In qualitative research approach formal interviews (semi structured) were conducted with different senior level employees of primary agriculture co-operative societies to explore the determinant attributes of training programs and to crystallize the problem under investigation. The formal interviews have been conducted in selected 10 co-operative societies located in Hyderabad and Medak districts of Telangana state in India.

Besides the formal interviews, academicians and researchers were consulted and sought their suggestions to corroborate the statement of the problem and subsequently developed a conceptual model and survey instrument. During the second phase i.e. non experimental survey is conducted. Simple random method is adopted to choose the employees of primary agriculture co-operative societies to collect primary data by administering a structured questionnaire at concerned primary agriculture co-operative societies.

The survey is conducted during Jan 2018 to April 2018. The data analysis and results were based on 300 usable questionnaires duly filled up by the co-operative society employees, who actively participated in this survey. Both descriptive statistical tools such as Mean, Standard Deviations and Crosstabulations and inferential statistical technique such as simple linear regression analysis (SLRA) is applied to test the formulated hypotheses from research frame work.

### **Underlying the Assumptions of the study**

A number of assumptions underlying the proposed research:

1. Basically, it is implicit that, consistent with current research and re-conceptualizations, characteristics of training programs which can determine the organizational commitment in the primary agriculture co-operative societies.
2. Research objectives of this study can be scrutinized in a cross-sectional analysis. Cross-Sectional analysis cannot prove the existence of effects that unfold over time. However, it can reveal whether constructs and variables are related as would be envisaged, thus flaking light on whether casual effects may exist without necessarily proving that they do. The question appears, then, whether cross-sectional research is useful. Like much of the work in this area and the human resource research in general, this study adopts the perspective that it is, provided that the limitations of cross-sectional research are considered when drawing conclusions.

3. The relationship is measurable which exist among the variables of this study.
4. It is assumed that, simple random sampling method is the best tool for conglomerate the variety of data needed to answer the mentioned hypothesis in this study.
5. The literature supports the reason for this study and specifically replicates the need for the research.
6. The terms in the study primary agriculture co-operative societies, agriculture co-operative societies, agriculture societies, societies, primary agriculture co-operative employees, co-operative employees and respondent are assumed as one and the same.
7. Importance of training programs attributes and organizational commitment is congruent with each other.

### **Limitations of the Study**

As the present research is a starting point for a new direction in studying the role of training practices in determining the organizational commitment in primary agriculture co-operative societies, it has encountered a few limitations. The following limitations of the study are as follows:

1. The study is limited to primary agriculture co-operative societies in the state of Telangana only.
2. The study subjects were employees of primary agriculture co-operative societies only.
3. Training program activities are limited to training need analysis, training program execution and training program evaluation.
4. Accuracy of the data collection process is contingent on whether or not research team who administered the questionnaire followed the guidelines presented by the researcher.
5. The study has not employed statistical tools like conjoint for assessing attribute utility and structural equation model for examining the model fit as a whole.
6. This study is a cross-

sectional rather longitudinal one for gaining wider perspective on employees of primary agriculture co-operative society's perception toward training program practices.

7. Although sample size is scientifically determined and found acceptable, yet it is to be increased for generalization of findings to the whole population of the study.
8. More importantly, available resources (time and money) placed constraints on the size, depth and timeframe of the study.

Enough care was taken throughout the research process to eliminate or at least minimize the stated and unforeseen limitations of the study.

### **Cauterization of the Report**

This section gives an overview of the cauterization of the report.

1. First chapter of this report includes introduction, statement of the problem, need for the study, research objectives, scope of the study, overview of data collection and analysis.
2. Second chapter provides relevant literature to training program in the primary agriculture societies, the critical framework concerning previous models of the present study, a review of general constructs in the proposed model from the literature which enable to understand and examine the proposed conceptual model and end with identification of research gaps.
  3. Chapter three describes the research methodology that starts with research questions, hypotheses development, research design, sample design, survey instrument, measurement variables, diagnostic tests including reliability and validity, procedure of data collection and methods of data analysis.
  4. Chapter four highlights on the Telangana State Cooperative Union and the two training centers, their objectives and performance achievements during the past three years regarding the number of training program organized and the number of participants attending to the respective training programs.

5. Chapter five covers the data analysis and results with statistical measurement tools like the averages, percentages, cross tabulations along with the reliability analysis to provide the results of the study.
  
6. Sixth and the final chapter consist of findings, suggestions, limitations and directions for future research with conclusion.

## CHAPTER- II

### LITERATURE REVIEW

#### **Introduction**

Indian cooperative credit system has played a significant role in the development of economy and more specifically development of agriculture and rural development. Cooperative credit societies can be classified into three categories i.e. short term and long-term credit cooperative societies, rural and urban cooperative credit societies and agriculture and non-agriculture credit societies. Basically, non-agriculture cooperative credit societies are working in urban areas. However, some non-agricultural cooperative credit societies are entered in the rural financial markets since last 10 years. In India, short term agricultural credit cooperatives are responsible for production credit in rural India and long-term credit cooperatives are responsible for investment credit especially agriculture and rural industries. While Urban Cooperative Banks (UCBs) are responsible for delivery of non-agricultural credit and consumable loans in urban and semi-urban areas.

In the first unit you studied the history of Indian cooperative movement. It indicates that the history of the cooperative is the history of cooperative credit system in India. In the end of 19th century, the problems of rural indebtedness and the consequent conditions of farmers created an environment for the credit funds and cooperative credit societies. The farmers generally found the cooperative movement as an attractive mechanism for solving common problems relating to credit. According to the available information the first Co-op. Credit Society was established in February 1889 at Baroda by Shri. V.L. Kavthekar. The idea of the starting cooperative societies in India for combating rural indebtedness and supplying rural credit on a cheaper rate was first given by Frederick Nicholson in 1895. The Madras Government was appointed Frederick Nicholson in 1895 to enquire into the possibilities of starting agriculture banks in the Madras State. After enquiry about possibilities of agriculture banking Frederick Nicholson advocated the introduction of cooperative credit societies in the state. The Famine Commission (1898), Mr. Dupernex (1900) and Edward Law Commission (1901) appointed by Lord Curzon

Also recommended cooperative credit societies for farmers in India<sup>32</sup>. On the recommendations of the Edward Law Commission the British Government was passed the First "Cooperative Credit Societies Act" in 1904, this Act allows to credit cooperative societies only.

The Government realized this shortcoming of the 1904 Act and, therefore, passed a more comprehensive Act, known as the "Cooperative Societies Act" of 1912, this Act recognized non-credit societies also. The establishment of cooperative credit societies in rural and urban areas in India is based on the patterns of Raiffeisen and Schulze-Delitzsch pattern of Germany. The Cooperative Societies Act of 1912 recognized the formation of non-credit societies and the central cooperative organizations/federations.

In 1942, the British Government enacted the Multi-Unit Cooperative Societies Act, 1942 with an object to cover societies whose operations are extended to more than one state. The state patronage to the cooperative movement continued even after 1947, the year in which India attained freedom. The history realized that the significant expansion of cooperative credit societies after independence of India. Undoubtedly, considerable progress has been made since Independence in the cooperative credit. The cooperative credit movement in modern India, curiously is a state-initiated movement. The state partnership perhaps, the unique feature of the Indian cooperative movement.

The institutional rural cooperative credit system for agriculture comprises of short term and long-term credit cooperatives. In India three tier structures have been accepted in short term cooperative credit system. In the three-tier structure The Primary Agricultural Credit Societies (PACS) are providing short term finance at grass root level, District Central Cooperative Banks (DCCBs) are district level central cooperative credit institutes of cooperatives in the particular district. DCCBs providing finance to PACS and the agriculture as well as allied activities in the district and State Cooperative Banks (SCBs) are state level cooperative banks providing finance to DCCBs and other non-credit cooperative institutes in the particular state. However, in the North-Eastern States and smaller States, there are no DCCBs there is two tier cooperative credit structures. In the North-Eastern States the SCB purveys credit through its affiliated PACS.



The rural cooperative credit system, in existence for more than a century and consisting of 94,942 PACS outlets purveys 53 percent of the total agricultural and rural credit network system. At the central district level District Central Cooperative Banks (DCCB) function as a link between primary societies and State Cooperative Apex Banks (SCB). It may be mentioned that DCCB and SCB are the federal cooperatives and thus the objective is to serve the member cooperatives. Indeed, the rural cooperative credit institutions comprising 372 DCCBs with 13,151 branches and 31 SCBs with 986 branches. State Cooperative Apex Banks and District Central Cooperative Banks qualified to be called as banks in the cooperative sector as per Banking Regulation Act-1949. While PACS are not qualified as bank it is known as cooperative credit institute or societies in India. In other words, only DCCBs and SCBs banks are licensed to conduct full-fledged banking business. Cooperative Banks in India are registered under the Co-operative Societies Act. The cooperative bank is also regulated by the RBI. They are governed by the Banking Regulations Act 1949 and Banking Laws (Co-operative Societies) Act, 1965.

The Primary Agricultural Credit Societies (PACS) are the kernel of the cooperative movement in India. They are foundation stone of the cooperative credit structure and constitute by far the largest numbers of cooperative institutes in India. It is known by different names viz. PCAS, Service Cooperative Banks, Farmers Service Societies (FSS), Large Sized Adivashi Multipurpose Societies (LAMPS), and Multi-Purpose Service Cooperatives Societies (MPSCS) etc. while these organizations generally known as PACS in India. The main functions of credit societies are to provide short and medium-term credit to shareholders, supply of agricultural and other requisites and the marketing of agricultural produce. The whole concept of credit societies advancing only Loans in cash, has now given place to the concept of a service cooperative society which is expected to provide not only cash loans but also the necessary supplies like seeds, fertilizers and insecticides, the distribution of essential consumer commodities, storage facilities etc.

In some of the states PACS are providing non-financial services to their members, it is known as Multi-Purpose Cooperative Societies (MPCS). In Maharashtra, it is known as 'Vividh Karyakari Seva Sahakari Societies' VIKAS

Societies. In some parts of the country efforts are now being made to transform many of the credit societies, which historically have been the most important co-operative organizations into multi-purpose societies.

### **Training programs for Agriculture Co-Operative employees in India:**

Cooperative Movement in India owes its origin to the sponsorship of the Government. The first important Report on the subject that of Sir Frederick Nicholson (1885), stressed the role of "enlightened cooperative leadership". Machlagan Committee (1915) attributed most of the deficiencies in the cooperative societies to the 'lack of teaching both before and after registration'. The Royal Commission on Agriculture (1928) stressed the need for 'patient and persistent education of members in the 'principle and meaning of cooperation' as well as for training the staff entrusted with the duty of building up the cooperative movement. Several other committees appointed by Provincial Governments also underlined the importance of member-education and staff training.

It was only after the acceptance in 1935 of Malcom Darling's scheme of central assistance by the Government of India that these activities received an impetus. The Presidencies of Madras, Bombay and Bengal, United Provinces, Punjab, Bihar and Central Provinces set up cooperative training institutes, organized educational tours and undertook other activities to educate members of cooperatives.

Saraiya Committee on Cooperative Planning in 1945 reviewed these developments. It recommended not only the establishment of a Cooperative Training College in every state but also a Cooperative Training Institute for Advanced Study & Research at the Central level. However, much progress could not be achieved in this direction and thus, during this period, cooperative training and education was left largely to the initiative of Provincial Governments. There was no specific central agency to promote cooperative training and education actively, although some assistance and frequent exhortations were provided by the Provincial Governments.

1935 saw the birth of central agency in the form of Central Committee for Cooperative Training (CCCT). It was first constituted by the Reserve Bank of India (RBI) for establishing Regional Training Centers for senior and intermediate level personnel

of cooperative institutions and other related functions. It was adopted by the Government of India for organizing and supervising the training of Block Level Cooperatives Extension officers and other cooperative personnel of subordinate category as well as for advising generally on promotion of cooperative training and education in the country. 13 Regional Cooperative Training Centers were jointly established by RBI and Government of India for imparting training to intermediate, higher and subordinate level cooperative personnel respectively. The Central Committee encouraged the All India Cooperative Union registered in 1956 to take up education of members and elected office bearers of cooperative societies.

In 1960, the Government of India appointed a Study Team on Cooperative Training under the leadership of Shri S.D. Mishra, the then Parliamentary Secretary to review the performance and progress of cooperative training facilities under the CCCT. The recommendations of the Committee in 1962 marked the beginning of the third phase of Cooperative Education and Training in India. The bye-laws of the National Cooperative Union of India provided for the constitution of a Committee for Cooperative Training (CCT) to supervise and implement the training programs for the cooperative movement. Consequently, CCT under aegis of NCUI was formed in July, 1962 to which all the 13 intermediate cooperative training centers were transferred by the RBI.

In 1967, the National Cooperative College and Research Institute and Central Institute of Management of Consumer Business were amalgamated to establish Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) Pune.

The informal Expert Group on Cooperative Education, Training and Research (1974) under the Chairmanship of Dr. M.S. Swaminathan had recommended the establishment of a Central agency to be called "Council for Cooperative Education, Research and Training (CCERT).

The Zainul Abedin Committee (1975), which was appointed to advise on the implementation of the recommendations of Swaminathan Committee, suggested that the Central Agency may be located within the NCUI as a separate wing to be called "National Council for Cooperative Training (NCCT)". Thus, NCCT was brought into existence which replaced CCT.

In the year 1976, CCT was replaced by NCCT—a body constituted under the bye-law 16-A of National Cooperative Union of India with the prior approval of the Government of India.

#### **Various other committees, as listed below evaluated the working of NCCT**

- One Man Evaluation Committee under the Chairmanship of Shri M. Ramakrishna, Deputy Governor, Reserve Bank of India (RBI).
- Expert Committee under the Chairmanship of Joint Secretary (Cooperation), Ministry of Agriculture, Department of Agriculture & Cooperation, Krishi Bhavan, New Delhi.
- Evaluation by Indian Institute of Management, Ahmedabad.

According to the amended Multi State Cooperative Societies Act, 2002 and in terms of the bye-law 16 (A), NCCT has to be constituted by the NCUI with the approval of Government of India so long as Government of India provides grants to NCCT. According to this bye-law,

#### **Function of NCCT:-**

- To formulate overall policies and plans relating to cooperative training;
- To organize and direct arrangements in regard to the training of personnel employed in the cooperative departments and cooperative institutions in the country;
- To assess periodically the need of training for cooperative personnel to facilitate planning and designing of training arrangements (such assessment may preferably be for the Five-Year Plan periods);

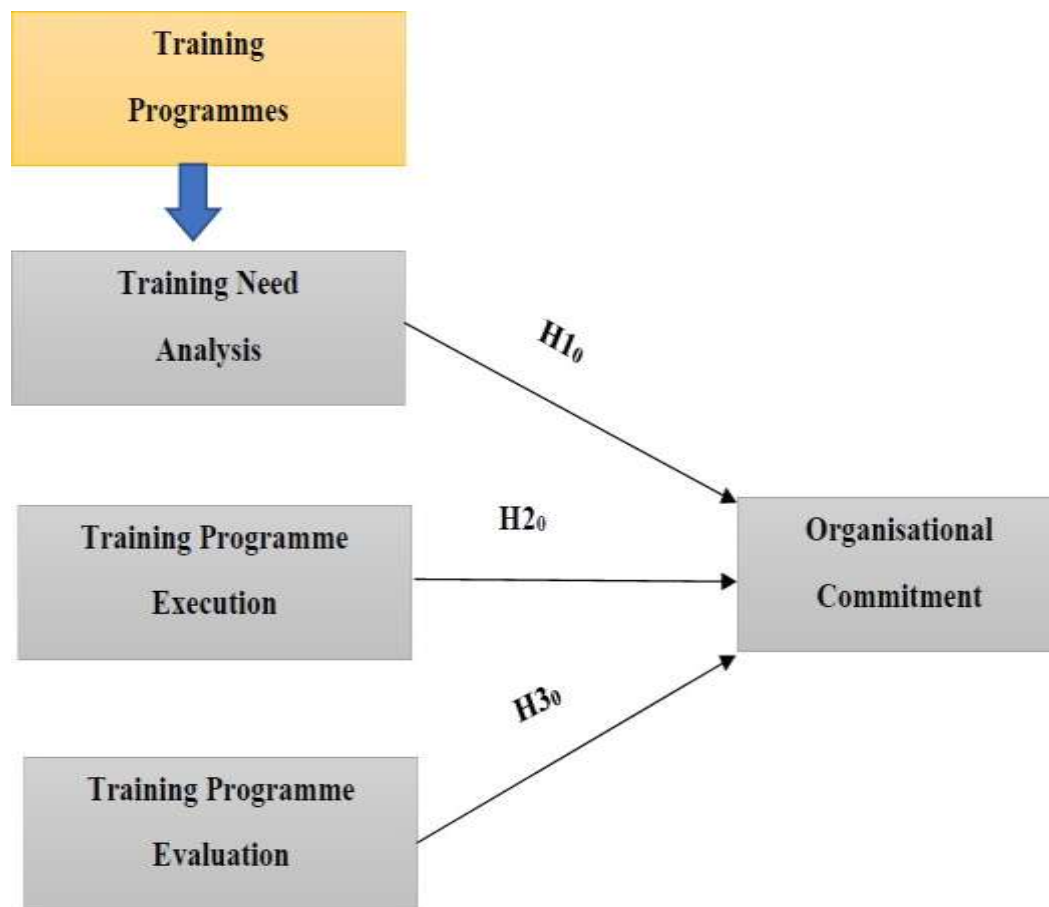
- To keep effective liaison with and coordinate the activities of Government of India, financing institutions, universities including agricultural universities, University Grants Commission, international agencies like the International Cooperative Alliance, etc., in matters relating to cooperative training;
- To establish and manage cooperative training institutions;
- To identify the problem areas of cooperative requiring research and organize research studies, to establish and manage cooperative research institutions;
- To arrange for training of teaching staff of cooperative training institutions;
- To ensure maintenance of high academic standards in cooperative education and training in various institutes in the country and suggest syllabi and standards of examinations for different courses;
- To promote education in cooperation in schools and colleges and for this purpose to suggest syllabi and standards of examination and arrange publication of standard textbooks on cooperation;
- To explore the possibility of obtaining recognition for Vaikunth Mehta National Institute of Cooperative Management as an institution of national importance or explore the possibility of its recognition as deemed to be university;
- To evaluate the various courses in cooperative training and suggest measures for improvement;
- To arrange for provision on consultancy services to cooperatives particularly on problems of management and
- To raise funds by way of grants, fees, subscriptions and contributions from Central Government, Cooperatives and other Institutions.

### **ResearchGap:**

Based on the analyzed review of literature which is available on training need analysis, training program executions, training program evaluation and organizational commitment it is understood that, there is no a comprehensive study on the training programmes impact on organisational commitment. Apart from these problems, the primary agriculture co-operative societies are facing the training problems of its employees. The effective training programmes only yield the efficient results. Hence, it is required to understand deeply the training program patterns which will usually conduct under the HRD practices of the organizations. So, this study considered that the training patterns analysis is essential required.

### **ConceptualFrameworkoftheStudy:**

With reference to the review of literature and the proposed research gap, the present study considered training need analysis, training program execution, training program evaluation areas as independent variable and organizational commitment is the dependent variable of the study. The following figure—illustrates the conceptual model of the study.



## **CHAPTER– III**

### **RESEARCH METHODOLOGY**

#### **Introduction**

The current chapter of the thesis depicts the research procedure and how it has been carried out. It explains the step by step progression of methodology what this chapter adopted. It instigates with research questions followed by hypotheses formulation; design of research, sampling design process, data collection procedure, questionnaire, measuring and determining the key variables; data analysis process and testing the hypotheses formulated from the proposed conceptual model.

#### **Research Questions**

The researcher derived the following research questions based on the exploratory research which was carried out by the researcher. The research questions are as follows:

1. What are the training programmes that affect the organisational commitment in Primary Agriculture Co-Operative Societies in the state of Telangana?
2. Does the training need analysis affect the organisational commitment in Primary Agriculture Co-Operative Societies in the state of Telangana?
3. Does the training program execution affect the organizational commitment in Primary Agriculture Co-Operative Societies in the state of Telangana?
4. Does the training evaluation affect the organizational commitment in Primary Agriculture Co-Operative Societies in the state of Telangana?

#### **Hypothesis Formulation**

As the present study's model has been derived from the exploratory study, should be



formulate the hypotheses in null form. Hence the proposed hypotheses are as follows:

**H1<sub>0</sub>:** Training Need Analysis will not have significant effect on Organisational Commitment.

**H2<sub>0</sub>:** Training Program Execution will not have significant effect on Organizational Commitment.

**H3<sub>0</sub>:** Training Program Evaluation will not have significant effect on Organizational Commitment.

### **Research Design**

The past research information which is available on training programmes, human resource development practices and organisational commitment is very limited, specially the information in an Indian context is very scant. With this scenario it is believed that, it is better to adopt both the qualitative and quantitative research approaches to explore and examine the determinant factors of training programs in HRD practices towards organizational commitment in primary agriculture Co-operative societies.

The qualitative approach was adopted to determine the latent factors which affects the training program practices in HRD practices such as training need analysis, training program execution and training program evaluation in determining the organizational commitment in the primary agriculture co-operative societies. The primary agriculture co-operative societies considered as the population of this study. The agriculture societies are contacted with the information available in the concerned websites and prior appointment was taken from the concerned authorities in their convenient time to avoid the hurry and to get the information clearly. Semi structured interviews were conducted with the senior employees of primary agriculture co-operative offices, because the semi structured interviews may not have a specific data collecting tool, but the interviewer can record the respondent's answers. The concerned interviews can be considered as the semi-formal conversations with the respondents. The main advantage of this method is, the interviewer can pose the open-ended questions to the respondents and tries to probe

to attain qualitative and relevant information.

Adequate time was given to the participant to discuss and to explore the responses for a sequence of questions related to training program efficiency in the HRD program and more specifically the questions are posed to gather the insights on training need analysis, training program execution, training program evaluation and organizational commitment. The exploratory interviews with the senior employees of primary agriculture co-operative societies and the extensive discussions held with academicians/ researchers helped to identify the factors of this study. By and large, the relevant literature with respect to the above-mentioned variables and the research findings helped to frame the theoretical framework.

Convenience sampling method was used to select the primary agriculture societies to collect the necessary data for this research. The contact details of employees were taken from the concerned institutions and approached them through telephone to take the consent and asked the convenient time to participate in the survey. Later researcher approached the employees in their respective institutions in the prescribed timings.

The researcher approached the employees of primary agriculture co-operative societies with a request to participate in the survey and further assured that the collected data will be used only for the academic well-defined and self-administered questionnaire, which consists of detailed sequence of questions is used to collect the primary data from the respondents. The researcher approached the primary agriculture co-operative stores in the state of Telangana only.

### **Sample Design**

Sample design plays a great role in collecting the accurate samples as it is treated as the road map to the sample selection. The sample design will define the various aspects like, the population of the study, sampling subjects or the sampling its, frame work of the sampling and the required sample size of the study. The procedure of sampling also can be explained further.

## Population of the Study

Population of the study refers to the entire aggregation of respondents that meet the designated set of criteria. For this study the target population was the employees of primary agriculture co-operative societies of different divisions like, strategically, tactical and operational levels within the state of Telangana, India.

## Sampling Frame

Sampling frame is the subset of a defined population which acts as source for selecting sample subjects for the study. The Primary Agriculture Co-operative Societies in the nine districts of the state Telangana namely Warangal, Adilabad, Khammam, Nalgonda, Karimnagar, Medak, Mahabubnagar, Nizamabad and Hyderabad. The detailed sampling frame is mentioned in the given table:

**Table - 3**  
**Details of the Erstwhile district wise Primary Agriculture Co-operative Societies**  
**erstwhile district in the State of Telangana**

S.No	District	Total no of PACS in the District	No of PACS approached	Total No of employees in PACS	No of Samples Collected
1	Warangal	69	14	64	25
2	Adilabad	59	12	58	24
3	Khammam	104	22	92	38
4	Nalgonda	105	22	84	36
5	Karimnagar	126	26	116	50
6	Medak	77	16	62	24
7	Mahabubnagar	76	16	68	26
8	Nizamabad	139	28	118	52
9	Ranga Reddy	47	10	56	25
10	Hyderabad	0	0	0	0
<b>Total</b>			<b>166</b>	<b>718</b>	<b>300</b>

## Chapter IV

### **TELANGANA STATE COOPERATIVE UNION LTD, HYDERABAD.**

Every State has a State Cooperative Union as per the National Policy (adopted by the National Cooperative Union of India, New Delhi) with an object to create sustained faith in the Cooperative Ideology and to inculcate the spirit of Self-help and Self-reliance among the members. It is an Apex Human Resource Development Organization for the employees and members in the cooperative fold with its area of operation extending to the entire State of Telangana.

The Andhra Pradesh State Cooperative Union was registered under APCS Act, 1964 on 10-01-1966 by merging the erstwhile "Andhra Desa Co-operative Union, Rajahmundry" (1919) and "Hyderabad Central Co-operative Union, Hyderabad" (1925) extending its area of operation to the entire State of Andhra Pradesh. After Reorganizations of the State the Byelaws of A.P. State Cooperative Union are amended and renamed as the Telangana State Cooperative Union Ltd., (w.e.f. 22-02-2016) vide Proceedings Rc.No. 3638/2015/PE, dated: 22-02-2016 by Commissioner for Cooperation & Registrar of Cooperative Societies, Telangana State, Hyderabad. Its head Office is located at H. No. 5-9-343, Jubilee buildings, Gunfoundry, Hyderabad. There are two Coop. Training Centers under the administrative control of the Telangana State Coop. Union Ltd., i.e., one at Hyderabad and another at Warangal.

#### **AIMS AND OBJECTIVES/ACTIVITIES:**

1. To develop, strengthen and safeguard the cooperative movement; to organize and promote cooperation in its various phases through popularization of cooperative principal and practices; to give suggestions to the Cooperative Department in the matters of cooperative policy
2. To arrange Cooperative Education programme for the Members, Potential Members and Non-members and to expand the umbrella of Cooperation.
3. To improve leadership traits through Leadership Development Programmes for elected representatives of cooperatives like Presidents & MC Members.
4. To impart education and training to members of cooperative societies on the principles and practices of cooperation and also issue certificate of Training as prescribed under section 8A of TCS Act, 1964 for renewal of Registration every Cooperative Society.

5. To arrange Training to the Departmental Officers and to improve their functioning through HRD Programmes.
6. To conduct regular Diploma Course in Cooperative Management & Computer Applications Course and also Short-term Training Programmes in the existing (2) Cooperative Training Centres in the State (i.e., Hyderabad & Warangal).
7. To publish Cooperative Journal by name SahakaraSamacharam, other literature on Cooperation and to print & supply Byelaws and other Printed Stationery to the Cooperatives in the State
8. To conduct Meetings, Seminars, Workshops, and to organize Exhibitions on Cooperation and to celebrate All India Cooperative Week to highlight the achievements of Cooperative Movement in the State and to conduct Competitions to Youth to inculcate the habit of Cooperation amongst them.
9. Collection of Education Fund as per section 44A read with Rule 36A of TCS Act, 1964.

### **STATUS REPORT ON VARIOUS TRAINING, MEP & DCM& CA.**

#### **A. TRAINING:**

Training is one of the primary objectives of the Union. The Telangana State Cooperative Union Ltd, provides training to employees of Cooperative Institutions, Departmental Officials and Fresher's in (2) Training Centres with well qualified Principals and Faculty working in all the training centre:

A. Computer Training in Accountancy:

B. Central Sector Training Scheme:

C. Special Need Based Trainings:

D. Trainings to Other Departments:

E. Leadership Development Programme:

## **B. MEMBER EDUCATION PROGRAMME (MEP) :**

To fulfill one of its main objectives, the Union provides education under Member Education Programme. Under Member Education Programme Union conducts education camps at the seat of the Society where our Cooperative Educational Officer will educate Members, Potential Members, Non-members, and Elected representatives about the principles & values of Cooperation, Rights and Duties of Member/MC Members, conduct of meetings, distribution of profits etc. Cooperative Educational Officers will also expose participants to socially relevant topics like control of AIDS, environmental protection; emancipation of women etc., Planning, developing and monitoring cooperative education programme.

## **C. Diploma in Cooperative Management & Computer Applications (DCM & CA):**

TSC Union as a part of its responsibility of training the employees of cooperatives, is conducting 20 weeks Diploma in Cooperative Management & Computer Applications (DCM & CA), which is a mandate for recruitment and promotion of the employees of Cooperative Societies like DCCBs and PACS as per the guidelines of NABARD.

**Table No. 4**  
**Training programmes conducted by TSC Union**

Sl. No	Name of the Scheme	Year 2018-19	Year 2019-20	Year 2020-21
1	TRAININGPROGRAMMES No. of Programmes No. of Participants	108 3134	33 555	77 5742
2	MEMBER EDUCATION PROGRAMMES No. of Programmes No. of Participants	29 1771	31 1879	33 1950
3.	Diploma in Cooperative Management & Computer Applications (DCM & CA) 20 weeks Course Hyderabad Warangal	45 30	44 31	73 77

#### **4. ACHIEVEMENTS AND MILE STONES:**

Every year in commemoration of the Birth Anniversary of our First Prime Minister late Pandit Jawaharlal Nehru, the Telangana State Cooperative Union celebrates All India Cooperative Week from 14<sup>th</sup> to 20<sup>th</sup> November and conducts Seminars, Workshops, on topics of common interests to cooperatives throughout the State.

Every year TSC Union is celebrating International Cooperative Day as well as the UN International Day of cooperatives is celebrated on 1<sup>st</sup> Saturday of July every year. On this occasion, the International Cooperative Alliance (ICA) appeals to its members to promote cooperative movement and support their national and local cooperative initiative by organizing events, taking part in lobbying, camping etc.

##### **a) CONDUCTING SEMINARS AND WORK SHOPS:**

The Telangana State Cooperative Union has conducted regional and state level seminars and workshops on problems and issues of cooperatives from time to time. The following are some achievements of this institution for the last 3 years.

1. (6) Women development programmes were conducted under the sponsorship of NCUI, New Delhi for the year, 2019-20 & 2020-21
2. (12) Leadership Development Programmes were conducted by Telangana State Cooperative Union, Hyderabad with the sponsorship of National Cooperative Union of India (NCUI), New Delhi for the year, 2020-21.

##### **b) PUBLICITY & PROPAGANDA:**

Apart from organizing educational and training programmes, the Telangana State Cooperative Union has undertaken publication of monthly journal by name "*SahakaraSamacharam*". This monthly journal is being published with two objectives, one is to educate the members and the other is to highlight the activities of the cooperatives. *SahakaraSamacharam* covers articles on subjects relating to different segments of cooperatives and also covers articles on subjects relating to cooperative movement in general. Success stories of societies are also being published to help as a role model for the benefit of members and managements covered under the umbrella of

cooperation. The SahakaraSamacharam was awarded Merit Certificates by the National Cooperative Union of India, New Delhi in connection with 52<sup>nd</sup> All India Coop. Week Celebrations and Public Relation Society of India, Hyderabad chapter during the year 2003-04 and also awarded a merit certificate by NCUI, New Delhi under All India Best Cooperative Journal Award 2012 in connection with International Year of Cooperatives 2012. The Junior Cooperative Training Centre, Hyderabad, a training centre of A.P. State Co-operative Union Ltd., Hyderabad was awarded the best performing JCTC at the National Colloquium on Co-operative Training and Awards Function organized by NCCT, New Delhi, on 1<sup>st</sup> February, 2014.

**c. RENEWAL OF REGISTRATION**

As per Sec. 8A of TSC Act, 1964: Every society has been issued a certificate of registration under section 8 of this Act and it shall be renewed for every 5 years. All members underwent member education program and certified as such by the Telangana State Cooperative Union. Provided that, if the society fails to renew its Registration under this section, the Registrar may on his own initiate necessary action for compliance. In case of non compliance, Registrar may cancel the certificate of registration issued to the society U/s. 8 of this Act and initiate winding up proceedings U/s. 64 (2) of this Act.

**d. CONSTITUTION OF COOPERATIVE EDUCATIONAL FUND**

As per TSC Act, 1964, Sec. 44-A, Rule 36A, there shall be constituted a Cooperative Education Fund for the purpose of promotion of Cooperative movement in the State and education of the members and training of the officers of cooperative societies on cooperative principles and management practices. All contributions made by the societies from out of their profit in a year, grants-in-aid from Government of India or the State Government and donations by any persons, shall be credited to the Cooperative Education Fund.



**Table No. 5**

**The Targets and Achievements of Training Programmes Telangana State Cooperative Union through its two Cooperative Training Centres**

Sl. No	Name of the Scheme	Targets approved by CC & RCS for the year, 2021-22. Online & Offline	Achievements up-to November, 2021 Online & Offline	Achievement for the month of December, 2021. Online & Offline
1	2	3	4	5
1.	<b><u>TRAINING PROGRAMMES</u></b> No. of Programmes No. of Participants	54 1788	30 912	6 91
2.	<b><u>MEMBER EDUCATION PROGRAMMES</u></b> No. of Programmes No. of Participants	35 2050	63 3759	3 241
3.	<b>Diploma in Cooperative Management &amp; Computer Application (DCM &amp; CA) -(20 weeks Course, once in a year)</b> 1. CTC, Hyderabad 2. KCTC, Warangal	30 30	73 76	

Table No. 6  
Statement showing the training programme achievements during 2014-

15 to 2020-21

Sl. No	Name of the Scheme	Year	Year	Year	Year	Year	Year	Year
		2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21

<b>1</b>	<b>Training Programmes</b>							
	<b>No. of Programmes</b>	225	35	47	12	108	33	77
	<b>No. of Participants</b>	5100	487	1026	2570	3134	555	5742
<b>2</b>	<b>Member Education Programmes</b>							
	<b>No. of Programmes</b>	680	232	170	55	29	31	33
	<b>No. of Participants</b>	15677	10391	1617	9017	1771	1879	1950
<b>3.</b>	<b>Diploma in Cooperative Management &amp; Computer Applications (DCM &amp; CA)</b>							
	<b>20 weeks Course</b>							
	<b>Hyderabad</b>	21	40	39	50	45	44	73
	<b>Warangal</b>	25	32	46	39	30	31	77

**c) CONDUCTING SEMINARS AND WORK SHOPS:**

The Telangana State Cooperative Union has conducted regional and state level seminars and workshops on problems and issues of cooperatives from time to time. The following are some achievements of this institution for the last 7 years.

1. The Training Program for Woman at KCTC, Warangal on 30-01-2016 to the Presidents, Executive Officer and Accountants of MACS Societies on Duties, responsibilities and Act & Rules.
2. The District Level Seminar at CTC, Hyderabad on 04-03-2016 to the Presidents and Chief Executive Officer of PACSs on Duties and responsibilities of Presidents/CEOs and Act & Rules.
3. The State Level Seminar at CTC, Hyderabad on 24-03-2016 to the Presidents and Chief Executive Officer of ECCS in Telangana State on Duties and responsibilities of Presidents/CEOs and Act & Rules.

4. Training program was conducted at Huzur Nagar, Suryapet District on 24-10-2017, to the Presidents, MC Members and CEO's of 31 PACS's under NCUI financial Assistance, 207 members were attended the said training program.
5. The Seminar has been conducted to the ECCS members in Hyderabad District on 11-10-2017, at Press Club, Basheerbagh Hyderabad and 164 Delegates were attended the said Seminar.
6. The Training program was conducted at Collector Auditorium, Karimnagar District on 10-11-2017, to the Managing Committee Members and Managers of Handloom Weavers Cooperative Societies of Karimnagar District on "Strengthening of Handloom Weavers Cooperatives" under NCUI financial Assistance, 110 members were attended the said training program.
7. The District Level Seminar has been conducted to the Group Leaders of Women Cooperatives on "Women Leadership in Cooperatives" at Padmashali Bhavan, Bachannapet Post & Mandal, Janagoan District, Telangana State on 27-11-2017, under NCUI financial Assistance, 175 members were attended including Guests and Staff for the said Seminar.
8. The District Level Seminar has been conducted to the Managing Committee Members of Handloom Weavers Cooperative Societies on "Strengthening of Handloom Weavers Cooperatives" at AVOPA Building, Hanamkonda, Warangal Urban District, Telangana State on 20-12-2017, under NCUI financial Assistance, 120 members were attended including Guests and Staff for the said Seminar.
9. (6) Women development program were conducted under the sponsorship of NCUI, New Delhi for the year, 2019-20 & 2020-21
10. (12) Leadership Development Program were conducted by Telangana State Cooperative Union, Hyderabad with the sponsorship of National Cooperative Union of India (NCUI), New Delhi for the year, 2020-21.

## **5. FUTURE PLANS AND TARGETS OF TELANGANA STATE COOPERATIVE UNION AS CENTRE FOR EXCELLENCY IN COOPERATIVE STUDIES**

**The Academic schedule at present consists of the following:**

- a) Diploma in Cooperative Management and Computer Applications (20 weeks)
- b) Short-term courses of less than a week duration in area like Common Accounting System, TCS Act, 1064 & TSMACS Act, 1995, Liquidation, Leadership development, Program sponsored by NCUI, New Delhi, Communication skills, MS Office, DOM, Environmental issues, Fundamental rules, financial code, RTI, Personality Development and Service Rules etc.
- c) Member Education Program at the Gross root level.
- d) Due to COVID-19 Pandemic, Seminars/Workshops for newly elected Directors of PACS were not conducted. However, we are planning to conduct a State Level Seminar with the new Directors of PACS this year. i.e., 2021-22
- e) In addition to the above, it is proposed to conduct a Seminar with Directors of Weavers Cooperatives.

Further, it is proposed to start long duration courses of more 6 months duration leading to award of a Diploma/Post Graduate Diploma/Bachelors Degree in emerging areas of Cooperative Sector of contemporary relevance. Following (3) programmes are proposed in this regard.

- 1) Diploma in Cooperative Management and Computer Operations (DCM & CO - 1 year)**
- 2) Post graduate Diploma in Cooperative Business Management (PGDCBM - 1 year)**
- 3) Bachelor of Agri Business Management (BABM - 3 years)**

The main objective of the said programmes proposed is to improve Managerial and Functional efficiency of Cooperative Institutions by imparting necessary skills and inputs relevant to the problems and issues faced by the Cooperative Sector in the era of Globalization. The idea is to strengthen the existing managerial pool of the Cooperative sector and infusing competent young talent into the Cooperative Sector so that Cooperatives can lead to sustainable development. The above said courses are proposed to be run as regular residential courses at Hyderabad where basic facilities are already available.

Hyderabad is proposed to be developed as main residential campus. It is also proposed to conduct the said new courses in contact-cum-correspondence mode from the training centre at Warangal. This centre is sought to be developed as Regional Campus mainly catering to the correspondence courses through contact classes at regular intervals.

#### **6. BUDGETARY ALLOCATION OF ALL ACTIVITIES, WINGS AND OTHER PROGRAMMES.**

For awareness, building and propagation of Cooperative Principles and its Movement in the State, the Telangana State Cooperative Union is also publishing SahakaraSamacharam monthly magazine. To strengthen the cooperative movement in the State, the State Government have sanctioned financial assistance of Rs. 10.00 lakhs for the year, 2021-22.

The State Government have sanctioned an amount Rs. 41.63 lakhs for imparting training to the Department staff and Managing Committee members of Cooperative Societies during the year, 2021-22.

Besides this, the Telangana State Government is supporting the activities of TSC Union and its Cooperative Training Centres in the State by way of sanction of Annual Grants-in-Aid towards salaries. During the year, 2021-22 an amount of Rs. 264.22 lakhs was provided for this purpose.

#### **RENEWAL OF REGISTRATION:**

**As per Sec. 8A of TSC Act, 1964:** Every society has been issued a certificate of registration under section 8 of this Act and it shall be renewed for every 5 years. All members underwent member education program and certified as such by the Telangana State Cooperative Union. Provided that, if the society fails to renew its Registration under this section, the Registrar may on his own initiate necessary action for compliance. In case of non compliance, Registrar may cancel the certificate of registration issued to the society U/s. 8 of this Act and initiate winding up proceedings U/s. 64 (2) of this Act.

#### **CONSTITUTION OF COOPERATIVE EDUCATIONAL FUND:**

**As per TSC Act, 1964, Sec. 44-A, Rule 36A,** there shall be constituted a Cooperative

Education Fund for the purpose of promotion of Cooperative movement in the State and education of the members and training of the officers of cooperative societies on cooperative principles and management practices. All contributions made by the societies from out of their profit in a year, grants-in-aid from Government of India or the State Government and donations by any persons, shall be credited to the Cooperative Education Fund.

## CHAPTER – V

### DATA ANALYSIS AND RESULTS

#### Introduction

The descriptive analysis and inferential statistics are applied to the collected data through the structured questionnaire of this study. The respondent's demographics were analyzed through the cross tabulation and the impact of concerned independent and dependent variables are tested by using Simple Linear Regression Analysis (SLRA) of the proposed conceptualized model mentioned in the study.

#### Demographic Profile of the Respondents

The primary data is collected from different levels of employees such as, operational level, tactical level and strategic level employees. The data was collected and analyzed from 300 respondents. Respondent's demographic and socio-economic characteristics are represented in the following:

**Table No: 7**  
**Socio-economic, Demographic and Geographic Factors of the Respondents**

Sr.No.	Particulars	Number	Percentage %
1	<b>Gender</b>		
	Male	225	75
	Female	75	25
2	<b>Age (in years)</b>		
	25 - 35	66	22
	36 - 45	165	55
	46 - 55	60	20
	56 & above	9	01
3	<b>Marital Status</b>		
	Married	282	94
	Unmarried	18	06
4	<b>Education Qualifications</b>		
	SSC/Diploma	108	36
	Degree	156	52
	Postgraduate	30	10
	Others	06	02
5	<b>Monthly Income in Rs.</b>		
	Less than 10,000	--	---
	10,000 to 30,000	192	64
	30,000 to 50,000	66	22
	50,000 and above	42	14
6	<b>Family Size (members)</b>		
	1-2	24	08
	3-4	54	18
	5-6	189	63

	Above 6	33	11
7	Cadre		
	Strategical Level	105	35
	Tactical level	126	42
	Operational level	69	23
8	Experience in years		
	Less than 2	18	06
	3-5	30	10
	6 - 10	87	29
	Above 10 yrs	165	55

Source: Field Survey Data

The demographic profile of respondents shows that 75 % are male and many of the respondent trainees ( 55 % ) are in the age bracket of 36-45 years and maximum i.e. 94 % are married. Of the surveyed trainee respondents 64 % are degree qualified except 36 % are SSC passed who attend to few awareness programmes of the government and also they are recruited long back by PACS.

On an average the monthly income is above Rs. 25,000/- and all 95 of them stay in joint family set up. The cadre of the trainee respondents mostly ( 65 % ) are tactical and operational level with above 3 years of experience.

Table No. 8: Respondents Ranking of the opinion on Training Need Analysis

Sr.No.	Parameters	Scale of Ranking				
		SA	A	N	D	SD
1	The training programmes which are formulated in our organisation will be accurate to fill the training gap.	165	120	09	02	0
2	We believe that, our organisation will do much back-ground work to frame the training and development programmes.	60	180	45	15	0
3	The training programmes are intended to add the Skills among the employees.	270	27	03	0	0
4	The organisation do the training need analysis on a scientific basis.	30	264	06	0	0
5	I believe that, our organisation support training need analysis.	288	12	0	0	0
6	All in all, the training need analysis is good in our organisation.	285	12	03	0	0

Note: Scale of ranking is :SA:Strongly Agree, A: Agree, N:Neutral, D: Disagree. SD: Slightly Disagree  
Source: Field survey data.

The Training Need Analysis which happens to be the first stage in the process of organising of the training programmes, it is observed that many 90 % and above of the PACS are organising, supporting, formulating and shows that it intends to add to the skill of the employees.



**Table No. 9: Respondents Ranking of Opinion on Training Programmes Execution**

Sr.No.	Parameters	Scale of Ranking				
		SA	A	N	D	SD
1	The training program execution is very good in our organization.	60	225	10	05	0
2	The HR department gives out most priority for the execution of training programmes in our organisation.	240	60	0	0	0
3	The organisation makes the employees to be committed for the concerned training and development programmes.	27	273	0	0	0
4	The organization and employees collectively work for implementation of the training and development Program in our organization.	294	60	0	0	0
5	The employees will have high level of commitment during the execution of training programmes.	264	30	06	0	0
6	All in all, the execution of training program is excellent.	287	33	0	0	0

*Note: Scale of ranking is : SA: Strongly Agree, A: Agree, N: Neutral, D: Disagree. SD: Slightly Disagree*

*Source: Field survey data.*

From the above table it is observed that the execution of the training programmes at Junior Training Centres and organised by Union is observed to be excellent and there is high level of commitment by PACS employees participation in the training programmes along with a strong support by the respective administration for sending the employees to participate in the programmes.

**Table No. 10 : Respondents opinion with regard to Training Evaluation**

Sr.No.	Parameters	Scale of Ranking				
		SA	A	N	D	SD
1	Our company is active in evaluating the training program.	15	258	27	0	0
2	Organization believes that the effective training program yields best results.	24	276	0	0	0
3	Organisation believes that the training program are add devalue for the firm.	24	276	0	0	0
4	The training programme are aimed to create value for the employees.	276	24	0	0	0
5	The training programmes are aimed to create value for the society.	276	24	0	0	0
6	All in all, the training evaluation is worthy in our organisation.	30	210	60	0	0

*Note: Scale of ranking is :SA:Strongly Agree, A: Agree, N:Neutral, D: Disagree. SD: Slightly Disagree  
Source: Field survey data*

The above table shows the evaluation of the training programmes by the PACS and is observed that training programmes yields results, enhances value addition to employees in Knowledge, Skill and Attitude and to the firm in enhancing of the business and is worthy for PACS by the opinion of strongly agreeing and agreeing by 96 % of the respondents.

**Table No. 11: Respondents opinion on Organisational Commitment**

S.No.	Parameters	Scale of Ranking				
		SA	A	N	D	SD
1	The training and development program enhance the organizational commitment.	75	210	0	0	0
2	The management has the approach to improve the organizational commitment among the employees through training and development programmes.	258	42	0	0	0
3	The organisation always tries to inculcate the feeling of organisational commitment among the employees.	15	219	66	0	0
4	The organisation believes that training and development programmes are the best tool to create the value addition.	18	282	0	0	0
5	I believe that the better training program lead for effective commitment.	06	264	30	0	0
6	I believe that our organisation facilitates the venue for training programmes to enhance the organisational commitment.	192	90	15	03	0

*Note: Scale of ranking is :SA:Strongly Agree, A: Agree, N:Neutral, D: Disagree. SD: Slightly Disagree  
Source: Field survey data*

From the above table it is observed that 95 % and above respondents opinion is that the training and development programmes improves and inculcates the feeling of commitment to organisational activities and fulfilling of the organisational objectives and goals.

### **RELIABILITY ANALYSIS**

As a consequence of modifying the instrument, the questionnaire measures were tested through reliability analysis in order to determine if the sample subjects were understood all items in the questionnaire and to test the for internal consistency. Because most of the measurement items were adapted from other studies which used them in different contexts, it was important to test the phraseology of the

research instrument. The relationships among the individual items will be investigated by considering the average item-total correlation and average inter-item (Cronbach's Alpha) correlation. Item-total correlation was one of the methods available to test construct validity (Kerlinger, 1986; Anderson and Gerbing, 1988). It measures internal consistency by establishing how much item agrees with the sum of other items. The average inter-item correlation indicates the stability and consistency of the measuring instrument (Kerlinger, 1986).

The Cronbach's Alpha was used to measure the reliability coefficient. For reliability coefficient values, it was suggested that 0.70 is the minimum requirement for basic research (Nunnally, 1978). If the correlations are low (less than 0.70), the contribution of each item will be reviewed, and consideration will be given to dropping from the scale of those items that provide the least empirical and conceptual support. The following table no. 12 suggests Cronbach's Alpha and the item-total correlation of the variables (refer table no. 13) are above the minimum cutoff requirement, indicating good reliability.

**Reliability Analysis:**

**Table No.12–Reliability Analysis**

S.No	Variable	Cronbach's Alpha
1	Training Need Analysis	0.966
2	Training Program Execution	0.898
3	Training Program Evaluation	0.913
4	Organizational Performance	0.903

The calculated reliable coefficient values (Cronbach's Alpha measure) of all the four variables i.e. Training Need Analysis, Training Program Execution; Training Program Evaluation and Organizational Performance has given values of 0.966, 0.898, 0.913 and 0.903 respectively. The values so calculated are observed to be above 0.70 (minimum requirement) for all the four variables which is proof enough that the Null Hypothesis framed is wrong. Hence it is said that

H<sub>1</sub>: Training Need Analysis has significant effect on Organizational Commitment.

H<sub>2</sub>: Training Program Execution has a significant effect on Organizational Commitment.

H<sub>3</sub>: Training Program Evaluation has a significant effect on Organizational Commitment.

**Inter-Item correlation Matrix:**

**Table No.13: Inter-Item Correlation Matrix**

	<b>Training Need Analysis</b>	<b>Training Programme Execution</b>	<b>Training Programme Evaluation</b>	<b>Organisational Commitment</b>
<b>Training Need Analysis</b>	1			
<b>Training Programme Execution</b>	0.681**	1		
<b>Training Programme Evaluation</b>	0.808**	0.646**	1	
<b>Organisational Commitment</b>	0.0280	.0460	0.633	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

## CHAPTER – VI

### Findings, Suggestions and Conclusions

#### Findings:

The broad findings from the study undertaken are as follows:

1. The share of cooperatives in the national economy is very encouraging with 100 % rural network coverages, maximum of agriculture input needs such as credit, seeds, fertilizers etc. other sectors like dairy, sugar, rubber, handloom, consumer, the cooperative role is praiseworthy with good rural and semi urban employment opportunities.
2. A total of 908 PACS are present in the 33 districts of Telangana State with the maximum of 91 in Nizamabad followed by Khammam 73 and Kamareddy 54.
3. Telangana state cooperative union with its two training centers has organized 77 training program and 33 member education program with 57 and 1950 participants respectively during the year 2020-21. A good number of 73 and 77 participants attended to the DCM and CA course. For the year 2021-22 the two training centers have exceeded their targets and the achievement with regard to training program and number of trainee participants both in online and offline mode is very encouraging.
4. The demographic profile of the respondents shows that the maximum no. of members attending to the training program from PACS are having degree qualification, with average age of 40 years and staying in joint family set up and they are working at tactical and operational level cadre in the PACS with above 3 years of work experience.
5. The reliability analysis values shows the results above 0.70 i.e. 0.966 for Training Need Analysis; 0.898 for Training program execution; 0.913 for Training Program Evaluation and 0.903 Organizational Performance reflecting on the significant contribution of the variables of training by the PACS. There is also positive response of the PACS and the trainees shown towards training needs and its exaction, evolution and reflecting the same on the overall performance of the employees on the job and achieving of the objectives of the PACS,

## Suggestions

The findings of this study hold specific suggestions for HR strategists in management educational institutions. The suggestions are as below.

### ➤ **Training need Analysis:**

With this empirical proof we comment that, it is highly required to the primary agriculture co-operatives societies to understand the role of training need analysis. The co-operatives societies should understand the importance of training need analysis and also the underlying sub-factors for the effective training programs. The co-operative societies are suggested to look more deeply into the training need analysis practices as the effective training need analysis will result in high level of organizational commitment among the workforce of the organizations.

### ➤ **Training Program Execution:**

The employees of the co-operative societies are considering training program execution is one of the important aspects. It is recommended that, the co-operative societies are supposed to take the utmost care while executing their training programmes. The phenomenon also explained that, the training programmes execution has the direct linkage with the organizational commitment. As the role of training programs execution has the key role in enhancing the organizational commitment, the co-operative societies are suggested to frame the robust training program as well as the effective implementation.

### ➤ **Training Program Evaluation:**

Based on the derived empirical results we conclude that, it is highly required to the primary agriculture co-operative societies to understand the role of training program evaluation concept in the better way. The co-operative societies should understand the importance of training evaluation and the underlying sub-factors for the organizational commitment. The co-operative societies are suggested to stress more on the training evaluation programs in order to

create the reliability among their employees and to improve the organizational commitment among their employees.

### **Directions for Further Research**

Some of these limitations may be used as directions for future research in this area and related areas of the present study are as follows:

1. Investigation of new dimensions of training program under HRD practices and psychographic of organizational commitment with the use of multidimensional scaling may be considered for future research in this area.
2. The different attributes of the training programmes can be taken into the consideration apart from the mentioned variables in the study.
3. More dimensions for measuring organizational commitment to be examined. For instance, the impact of determinant attributes on district co-operative societies etc.
4. Sample subjects from different socio-economic, demographic and geographic can be considered for absolute generalizations of the findings.
5. More importantly, increased sample size and multi-city sampling can be considered for future research for better generalizations of the findings.
6. Linear Structural Relations (LISREL) or Structural Equation Model (SEM) can be employed to validate the model taking all interactional, influential and direct effects on training program dimensions.
7. Other service industry like software industry, hospitality, hospitals etc are also being suggested for consideration in future research.

### **Conclusions**

The study focused on to determine the impact of training program impact over organizational commitment and exclusively focused on the following

research questions:

1. What are the training activities that affect the organisational commitment in Primary Agriculture Co-Operative Societies in the State of Telangana?
2. Does the training need analysis affect the organizational commitment in Primary Agriculture Co-Operative Societies in the State of Telangana?
3. Does the training program execution affect the organizational commitment in Primary Agriculture Co-Operative Societies in the State of Telangana?
4. Does the training evaluation affect the organisational commitment in Primary Agriculture Co-Operative Societies in the State of Telangana?

The research findings of the thesis contribute to understand the effect of training programs under HRD practices over organizational commitment. The derived results from the thesis will be considered as the value addition and the added knowledge to the very scant academic literature so far in the effectiveness of training programs in determining the organizational commitment in primary agriculture co-operative societies.



## APPENDIX

### ASSESSING THE IMPACT OF TRAINING PROGRAMMES ON ORGANISATIONAL COMMITMENT - A STUDY ON EMPLOYEES OF PRIMARY AGRICULTURE CO- OPERATIVE SOCIETIES IN THE STATE OF TELANGANA

Introduction to the

questionnaire Dear sir/madam

You are invited to participate in a research study conducted by Research Scholar of Acharya Nagarjuna University, Guntur. The purpose of this study is to explore and to examine the training program on organizational commitment in the primary agriculture Co-Operative Society's employees. The prime intention of this questionnaire is to know about the feedback of the certain employees on training and development program on organizational commitment. We trust that you have insightful information to share and we will be grateful if you could spare some of your valuable time to fill this questionnaire. Your views are very important for us. The knowledge gained from this study will contribute to the development of primary agriculture society's that meet all the employees in the organizations. The survey is designed to take a few minutes of your time. It is very important that you answer every item on the questionnaire.

#### **Please note:**

1. There are no correct answers to the questions. We are only interested in knowing your opinion.
2. Instructions and scales are provided for each question. Please read carefully before answering the question.
3. Some items may appear to be similar, but they address different issues. Please respond to all items.
4. **Lastly, I value your opinions and respect your privacy. I hereby promise that no information about your name or identification will be directly used in the research or for any other purpose.**

**Part-A**

**(Socio-economic, Demographic and Geographic Factors)**

1. Please specify your Gender:

(a) Male  (b) Female

2. Please mention your Age (in years): \_\_\_\_\_

3. Please mention your Marital Status:

(a) Married  (b) Unmarried

4. Please mention your educational qualification:

(a) SSC/Diploma  (b) Degree  (c) Postgraduate  (d) Others

5. Please mention your monthly income: \_\_\_\_\_

6. Please mention your family size:

(a) 1-2  (b) 2-3  (c) 3-4  (d) 4-5  (e) 5 & above

7. Please mention your cadre:

(a) Strategic Level  (b) Tactical Level  (c) Operational Level

8. Please specify your span of experience:

(a) 0-2 Years  (b) 2-5 Years  (c) 5-10 Years  (d) >10 Years

## Part-B

Please indicate the number that best indicates your agreement or disagreement with statements concerning the HRD practice's training and development dimension on organisational commitment.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

### Training Need Analysis

	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Slightly Disagree (1)
39	The training programmes which are formulated in our organisation will be accurate to fill the training gap.					
40	We believe that, our organisation will do much back-ground work to frame the training and development programmes.					
41	The training programmes are intended to add to the skills among the employees.					
42	The organisation does the training need analysis on a scientific basis.					
43	I believe that, our organisation supports training need analysis.					
44	All in all, the training need analysis is good in our organisation.					

### Training Programmes Execution

	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Slightly Disagree (1)
45	The training programme execution is very good in our organisation.					
46	The HR department gives utmost priority for the execution of training programmes in our organisation.					
47	The organisation makes the employees to be committed for the concerned training and development programmes.					
48	The organisation and employees collectively work for implementation of the training and development programmes in our organisation.					
49	The employees will have high level of commitment during the execution of training programmes.					
50	All in all, the execution of training programmes is excellent.					

### Training Evaluation

	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Slightly Disagree (1)
51	Our company is active in evaluating the training programmes.					
52	Organisation believes that the effective training programmes yields best results.					
53	Organisation believes that the training programmes are added value for the firm.					
54	The training programmes are aimed to create value for the employees.					
55	The training programmes are aimed to create value for the society.					
56	All in all, the training evaluation is worthy in our organisation.					

### Organisational Commitment

	Statement	Strongly Agree (5)	Agree (4)	Neutral (3)	Disagree (2)	Slightly Disagree (1)
57	The training and development programmes enhance the organizational commitment.					
58	The management has the approach to improve the organisational commitment among the employees through training and development programmes.					
59	The organisation always tries to inculcate the feel of organisation commitment among the employees.					
60	The organisation believes that training and development programmes are the best tool to create the value addition.					
61	I believe that the better training programmes lead for effective commitment.					
62	I believe that our organisation facilitates the venue for training programmes to enhance the organisational commitment.					

